



ANNUAL STATEMENT
FOR THE YEAR ENDED DECEMBER 31, 2009
OF THE CONDITION AND AFFAIRS OF THE
PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

NAIC Group Code	0382	0382	NAIC Company Code	15040	Employer's ID Number	05-0204000
	(Current Period)	(Prior Period)				
Organized under the Laws of	Rhode Island			State of Domicile or Port of Entry		Rhode Island
Country of Domicile				United States		
Incorporated/Organized	10/27/1800			Commenced Business		10/27/1800
Statutory Home Office	340 East Avenue			Warwick, RI 02886-1802		
	(Street and Number)			(City or Town, State and Zip Code)		
Main Administrative Office	340 East Avenue			Warwick, RI 02886-1802		401-827-1800
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)
Mail Address	P.O. Box 6066			Providence, RI 02940-6066		
	(Street and Number or P.O. Box)			(City or Town, State and Zip Code)		
Primary Location of Books and Records	340 East Avenue			Warwick, RI 02886-1802		401-827-1800-125
	(Street and Number)			(City or Town, State and Zip Code)		(Area Code) (Telephone Number)
Internet Website Address	www.providencemutual.com					
Statutory Statement Contact	Richard Albert Sinnigen			401-827-1800-125		
	(Name)			(Area Code) (Telephone Number) (Extension)		
	rsinnigen@providencemutual.com			401-822-1872		
	(E-mail Address)			(Fax Number)		

OFFICERS

Name	Title	Name	Title
Sandra Glaser Parrillo	President	Richard Albert Sinnigen	Secretary
Earl Francis Cottam Jr.	Treasurer		

OTHER OFFICERS

Thomas Francis Burkart	Vice President	Patricia Cline #	Vice President
William Glen Arnold #	Vice President		

DIRECTORS OR TRUSTEES

Benjamin Pearce Harris III	John Parcher Nixon Jr.	Richard LeRoy Allen	Leslie Adams Gardner
Robert White Parsons	Mary Louise Fazzano	Sandra Glaser Parrillo	George Anthony Vecchione
John Scott Lombardo #			

State ofRhode Island.....

County ofKent..... ss

The officers of this reporting entity, being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures Manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Sandra Glaser Parrillo President	Richard Albert Sinnigen Secretary	Earl Francis Cottam Jr. Treasurer
Subscribed and sworn to before me this _____ day of _____ February, 2010		a. Is this an original filing? Yes [X] No [] b. If no, 1. State the amendment number _____ 2. Date filed _____ 3. Number of pages attached _____
Florence L. Gobin Notary 10/18/13		

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
1. Bonds (Schedule D).....	70,700,412		70,700,412	62,053,233
2. Stocks (Schedule D):				
2.1 Preferred stocks	0		0	0
2.2 Common stocks	74,309,511		74,309,511	55,785,451
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens			0	0
3.2 Other than first liens			0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances).....	3,398,877		3,398,877	3,521,486
4.2 Properties held for the production of income (less \$ encumbrances)			0	0
4.3 Properties held for sale (less \$ encumbrances)			0	0
5. Cash (\$1,607,267 , Schedule E, Part 1), cash equivalents (\$2,499,641 , Schedule E, Part 2) and short-term investments (\$12,298,896 , Schedule DA).....	16,405,803		16,405,803	20,782,375
6. Contract loans, (including \$ premium notes)			0	0
7. Other invested assets (Schedule BA)	1,864,274		1,864,274	1,658,819
8. Receivables for securities			0	0
9. Aggregate write-ins for invested assets	0	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	166,678,877	0	166,678,877	143,801,364
11. Title plants less \$ charged off (for Title insurers only).....			0	0
12. Investment income due and accrued	922,004		922,004	795,495
13. Premiums and considerations:				
13.1 Uncollected premiums and agents' balances in the course of collection	1,476,168	30,081	1,446,087	1,403,422
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premium).....	6,764,338		6,764,338	6,828,831
13.3 Accrued retrospective premium.....			0	0
14. Reinsurance:				
14.1 Amounts recoverable from reinsurers	147,350		147,350	50,706
14.2 Funds held by or deposited with reinsured companies			0	0
14.3 Other amounts receivable under reinsurance contracts			0	0
15. Amounts receivable relating to uninsured plans			0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	118,147		118,147	778,512
16.2 Net deferred tax asset.....			0	4,120,849
17. Guaranty funds receivable or on deposit			0	0
18. Electronic data processing equipment and software.....	510,951	459,371	51,580	123,429
19. Furniture and equipment, including health care delivery assets (\$)	369,690	369,690	0	0
20. Net adjustment in assets and liabilities due to foreign exchange rates			0	0
21. Receivables from parent, subsidiaries and affiliates			0	0
22. Health care (\$) and other amounts receivable.....			0	0
23. Aggregate write-ins for other than invested assets	5,173,694	600	5,173,094	5,063,489
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	182,161,219	859,742	181,301,477	162,966,097
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....			0	0
26. Total (Lines 24 and 25)	182,161,219	859,742	181,301,477	162,966,097
DETAILS OF WRITE-INS				
0901.			0	0
0902.			0	0
0903.				
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0	0
2301. Other Assets.....	122,276	600	121,676	226,250
2302. Pools and Associations.....	5,051,418		5,051,418	4,837,239
2303.				
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	5,173,694	600	5,173,094	5,063,489

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Losses (Part 2A, Line 35, Column 8)	25,927,881	26,736,854
2. Reinsurance payable on paid losses and loss adjustment expenses (Schedule F, Part 1, Column 6)	0	0
3. Loss adjustment expenses (Part 2A, Line 35, Column 9)	8,026,656	7,966,716
4. Commissions payable, contingent commissions and other similar charges	2,417,379	2,672,683
5. Other expenses (excluding taxes, licenses and fees)	1,152,671	979,688
6. Taxes, licenses and fees (excluding federal and foreign income taxes)	304,696	282,317
7.1 Current federal and foreign income taxes (including \$ on realized capital gains (losses)).....	0	0
7.2 Net deferred tax liability.....	3,587,671	0
8. Borrowed money \$ and interest thereon \$	0	0
9. Unearned premiums (Part 1A, Line 38, Column 5) (after deducting unearned premiums for ceded reinsurance of \$1,339,385 and including warranty reserves of \$)	32,181,666	33,124,676
10. Advance premium.....	748,527	755,545
11. Dividends declared and unpaid:		
11.1 Stockholders	0	0
11.2 Policyholders	0	0
12. Ceded reinsurance premiums payable (net of ceding commissions)	180,754	160,301
13. Funds held by company under reinsurance treaties (Schedule F, Part 3, Column 19)	0	0
14. Amounts withheld or retained by company for account of others	3,596	10,722
15. Remittances and items not allocated.....	22,389	21,613
16. Provision for reinsurance (Schedule F, Part 7)	0	3,000
17. Net adjustments in assets and liabilities due to foreign exchange rates	0	0
18. Drafts outstanding	0	0
19. Payable to parent, subsidiaries and affiliates	0	0
20. Payable for securities	0	0
21. Liability for amounts held under uninsured plans	0	0
22. Capital notes \$and interest thereon \$	0	0
23. Aggregate write-ins for liabilities	0	0
24. Total liabilities excluding protected cell liabilities (Lines 1 through 23)	74,553,886	72,714,115
25. Protected cell liabilities	0	0
26. Total liabilities (Lines 24 and 25)	74,553,886	72,714,115
27. Aggregate write-ins for special surplus funds	0	0
28. Common capital stock	0	0
29. Preferred capital stock	0	0
30. Aggregate write-ins for other than special surplus funds	0	0
31. Surplus notes	0	0
32. Gross paid in and contributed surplus	0	0
33. Unassigned funds (surplus)	106,747,591	90,251,982
34. Less treasury stock, at cost:		
34.1 shares common (value included in Line 28 \$)	0	0
34.2 shares preferred (value included in Line 29 \$)	0	0
35. Surplus as regards policyholders (Lines 27 to 33, less 34) (Page 4, Line 39)	106,747,591	90,251,982
36. Totals (Page 2, Line 26, Col. 3)	181,301,477	162,966,097
DETAILS OF WRITE-INS		
2301.		
2302.		
2303.		
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0
2399. Totals (Lines 2301 through 2303 plus 2398) (Line 23 above)	0	0
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0
3001.		
3002.		
3003.		
3098. Summary of remaining write-ins for Line 30 from overflow page	0	0
3099. Totals (Lines 3001 through 3003 plus 3098) (Line 30 above)	0	0

STATEMENT OF INCOME

	1 Current Year	2 Prior Year
UNDERWRITING INCOME		
1. Premiums earned (Part 1, Line 35, Column 4)	52,316,725	54,449,069
DEDUCTIONS:		
2. Losses incurred (Part 2, Line 35, Column 7)	23,399,690	27,899,852
3. Loss adjustment expenses incurred (Part 3, Line 25, Column 1)	6,117,848	6,459,899
4. Other underwriting expenses incurred (Part 3, Line 25, Column 2)	21,680,706	22,695,992
5. Aggregate write-ins for underwriting deductions	0	0
6. Total underwriting deductions (Lines 2 through 5)	51,198,244	57,055,743
7. Net income of protected cells	0	0
8. Net underwriting gain (loss) (Line 1 minus Line 6 plus Line 7)	1,118,481	(2,606,674)
INVESTMENT INCOME		
9. Net investment income earned (Exhibit of Net Investment Income, Line 17)	3,887,323	3,933,141
10. Net realized capital gains (losses) less capital gains tax of \$(1,082,436) (Exhibit of Capital Gains (Losses)).....	3,926,391	(7,617,568)
11. Net investment gain (loss) (Lines 9 + 10)	7,813,714	(3,684,427)
OTHER INCOME		
12. Net gain (loss) from agents' or premium balances charged off (amount recovered \$8,580 amount charged off \$66,340)	(57,760)	(65,963)
13. Finance and service charges not included in premiums.....	299,248	309,715
14. Aggregate write-ins for miscellaneous income	(23,583)	237
15. Total other income (Lines 12 through 14)	217,905	243,989
16. Net income before dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Lines 8 + 11 + 15)	9,150,100	(6,047,112)
17. Dividends to policyholders	363,309	373,856
18. Net income, after dividends to policyholders, after capital gains tax and before all other federal and foreign income taxes (Line 16 minus Line 17)	8,786,791	(6,420,968)
19. Federal and foreign income taxes incurred	832,675	(2,001,192)
20. Net income (Line 18 minus Line 19) (to Line 22)	7,954,116	(4,419,776)
CAPITAL AND SURPLUS ACCOUNT		
21. Surplus as regards policyholders, December 31 prior year (Page 4, Line 39, Column 2)	90,251,982	113,066,245
22. Net income (from Line 20)	7,954,116	(4,419,776)
23. Net transfers (to) from Protected Cell accounts	0	0
24. Change in net unrealized capital gains or (losses) less capital gains tax of \$5,573,365	10,865,951	(20,913,363)
25. Change in net unrealized foreign exchange capital gain (loss)	0	0
26. Change in net deferred income tax	(2,247,654)	2,335,319
27. Change in nonadmitted assets (Exhibit of Nonadmitted Assets, Line 26, Col. 3)	(79,804)	183,557
28. Change in provision for reinsurance (Page 3, Line 16, Column 2 minus Column 1)	3,000	0
29. Change in surplus notes	0	0
30. Surplus (contributed to) withdrawn from protected cells	0	0
31. Cumulative effect of changes in accounting principles	0	0
32. Capital changes:		
32.1. Paid in	0	0
32.2. Transferred from surplus (Stock Dividend)	0	0
32.3. Transferred to surplus	0	0
33. Surplus adjustments:		
33.1. Paid in	0	0
33.2. Transferred to capital (Stock Dividend)	0	0
33.3. Transferred from capital	0	0
34. Net remittances from or (to) Home Office	0	0
35. Dividends to stockholders	0	0
36. Change in treasury stock (Page 3, Lines 34.1 and 34.2, Column 2 minus Column 1)	0	0
37. Aggregate write-ins for gains and losses in surplus	0	0
38. Change in surplus as regards policyholders for the year (Lines 22 through 37)	16,495,609	(22,814,263)
39. Surplus as regards policyholders, December 31 current year (Line 21 plus Line 38) (Page 3, Line 35)	106,747,591	90,251,982
DETAILS OF WRITE-INS		
0501.		
0502.		
0503.		
0598. Summary of remaining write-ins for Line 5 from overflow page	0	0
0599. Totals (Lines 0501 through 0503 plus 0598) (Line 5 above)	0	0
1401. Miscellaneous Income \ (Loss).....	(23,583)	237
1402.		
1403.		
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0
1499. Totals (Lines 1401 through 1403 plus 1498) (Line 14 above)	(23,583)	237
3701.		0
3702.		
3703.		
3798. Summary of remaining write-ins for Line 37 from overflow page	0	0
3799. Totals (Lines 3701 through 3703 plus 3798) (Line 37 above)	0	0

CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance.....	51,499,287	53,639,873
2. Net investment income.....	4,488,353	4,637,751
3. Miscellaneous income.....	217,905	243,989
4. Total (Lines 1 through 3).....	56,205,545	58,521,613
5. Benefit and loss related payments.....	24,305,307	25,350,169
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions.....	27,798,556	28,605,504
8. Dividends paid to policyholders.....	363,309	373,856
9. Federal and foreign income taxes paid (recovered) net of \$ tax on capital gains (losses).....	(910,126)	2,486,243
10. Total (Lines 5 through 9).....	51,557,046	56,815,772
11. Net cash from operations (Line 4 minus Line 10).....	4,648,499	1,705,841
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds.....	15,235,405	13,580,528
12.2 Stocks.....	41,065,658	59,681,776
12.3 Mortgage loans.....	0	0
12.4 Real estate.....	0	271,577
12.5 Other invested assets.....	58,779	168,377
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments.....	(2,180)	6,241
12.7 Miscellaneous proceeds.....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7).....	56,357,662	73,708,499
13. Cost of investments acquired (long-term only):		
13.1 Bonds.....	24,158,367	22,674,520
13.2 Stocks.....	40,796,831	52,849,147
13.3 Mortgage loans.....	0	0
13.4 Real estate.....	11,740	22,530
13.5 Other invested assets.....	89,078	395,545
13.6 Miscellaneous applications.....	0	27,292
13.7 Total investments acquired (Lines 13.1 to 13.6).....	65,056,016	75,969,034
14. Net increase (decrease) in contract loans and premium notes.....	0	0
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14).....	(8,698,354)	(2,260,535)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes.....	0	0
16.2 Capital and paid in surplus, less treasury stock.....	0	0
16.3 Borrowed funds.....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities.....	0	0
16.5 Dividends to stockholders.....	0	0
16.6 Other cash provided (applied).....	(326,717)	(487,657)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6).....	(326,717)	(487,657)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17).....	(4,376,572)	(1,042,351)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year.....	20,782,375	21,824,726
19.2 End of year (Line 18 plus Line 19.1).....	16,405,803	20,782,375

UNDERWRITING AND INVESTMENT EXHIBIT
PART 1 - PREMIUMS EARNED

Lines of Business		1 Net Premiums Written per Column 6, Part 1B	2 Unearned Premiums Dec. 31 Prior Year - per Col. 3, Last Year's Part 1	3 Unearned Premiums Dec. 31 Current Year - per Col. 5 Part 1A	4 Premiums Earned During Year (Cols. 1 + 2 - 3)
1.	Fire	2,087,805	1,519,480	1,439,259	2,168,026
2.	Allied lines	1,124,481	808,972	770,501	1,162,952
3.	Farmowners multiple peril	0	0	0	0
4.	Homeowners multiple peril	34,944,373	23,196,095	22,235,296	35,905,172
5.	Commercial multiple peril	7,743,308	4,727,571	4,666,866	7,804,013
6.	Mortgage guaranty	0	0	0	0
8.	Ocean marine	0	0	0	0
9.	Inland marine	461,588	366,308	306,833	521,063
10.	Financial guaranty	0	0	0	0
11.1	Medical professional liability - occurrence	0	0	0	0
11.2	Medical professional liability - claims-made	0	0	0	0
12.	Earthquake	0	0	0	0
13.	Group accident and health	0	0	0	0
14.	Credit accident and health (group and individual)	0	0	0	0
15.	Other accident and health	0	0	0	0
16.	Workers' compensation	25,676	13,778	13,836	25,618
17.1	Other liability - occurrence	1,781,133	1,063,221	949,031	1,895,323
17.2	Other liability - claims-made	0	0	0	0
17.3	Excess Workers' Compensation	0		0	0
18.1	Products liability - occurrence	0	0	0	0
18.2	Products liability - claims-made	0	0	0	0
19.1,19.2	Private passenger auto liability	2,011,823	854,308	1,102,802	1,763,329
19.3,19.4	Commercial auto liability	62,464	20,593	27,557	55,500
21.	Auto physical damage	1,131,064	554,350	669,685	1,015,729
22.	Aircraft (all perils)	0	0	0	0
23.	Fidelity	0	0	0	0
24.	Surety	0	0	0	0
26.	Burglary and theft	0	0	0	0
27.	Boiler and machinery	0	0	0	0
28.	Credit	0	0	0	0
29.	International	0	0	0	0
30.	Warranty	0	0	0	0
31.	Reinsurance - Nonproportional Assumed Property	0	0	0	0
32.	Reinsurance - Nonproportional Assumed Liability	0	0	0	0
33.	Reinsurance - Nonproportional Assumed Financial Lines	0	0	0	0
34.	Aggregate write-ins for other lines of business	0	0	0	0
35.	TOTALS	51,373,715	33,124,676	32,181,666	52,316,725
DETAILS OF WRITE-INS					
3401.	.....			
3402.	.....			
3403.	.....			
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1A - RECAPITULATION OF ALL PREMIUMS

Line of Business		1 Amount Unearned (Running One Year or Less from Date of Policy) (a)	2 Amount Unearned (Running More Than One Year from Date of Policy) (a)	3 Earned but Unbilled Premium	4 Reserve for Rate Credits and Retrospective Adjustments Based on Experience	5 Total Reserve for Unearned Premiums Cols. 1 + 2 + 3 + 4
1.	Fire	1,439,259				1,439,259
2.	Allied lines	770,501				770,501
3.	Farmowners multiple peril					0
4.	Homeowners multiple peril	22,235,296				22,235,296
5.	Commercial multiple peril	4,666,866				4,666,866
6.	Mortgage guaranty					0
8.	Ocean marine					0
9.	Inland marine	306,833				306,833
10.	Financial guaranty					0
11.1	Medical professional liability - occurrence					0
11.2	Medical professional liability - claims-made					0
12.	Earthquake					0
13.	Group accident and health					0
14.	Credit accident and health (group and individual)					0
15.	Other accident and health					0
16.	Workers' compensation	13,836				13,836
17.1	Other liability - occurrence	949,031				949,031
17.2	Other liability - claims-made					0
17.3	Excess Workers' Compensation					0
18.1	Products liability - occurrence	0				0
18.2	Products liability - claims-made	0				0
19.1,19.2	Private passenger auto liability	1,102,802				1,102,802
19.3,19.4	Commercial auto liability	27,557				27,557
21.	Auto physical damage	669,685				669,685
22.	Aircraft (all perils)					0
23.	Fidelity					0
24.	Surety					0
26.	Burglary and theft					0
27.	Boiler and machinery					0
28.	Credit					0
29.	International					0
30.	Warranty.....					0
31.	Reinsurance - Nonproportional Assumed Property ..					0
32.	Reinsurance - Nonproportional Assumed Liability ..					0
33.	Reinsurance - Nonproportional Assumed Financial Lines					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0
35.	TOTALS	32,181,666	0	0	0	32,181,666
36.	Accrued retrospective premiums based on experience					
37.	Earned but unbilled premiums					
38.	Balance (Sum of Line 35 through 37)					32,181,666
DETAILS OF WRITE-INS						
3401.	.....				
3402.	.....				
3403.	.....				
3498.	Sum. of remaining write-ins for Line 34 from overflow page	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0

(a) State here basis of computation used in each case . Semi-Monthly Pro-Rata.....

UNDERWRITING AND INVESTMENT EXHIBIT

PART 1B - PREMIUMS WRITTEN

Line of Business		1 Direct Business (a)	Reinsurance Assumed		Reinsurance Ceded		6 Net Premiums Written Cols. 1 + 2 + 3 - 4 - 5
			2 From Affiliates	3 From Non-Affiliates	4 To Affiliates	5 To Non-Affiliates	
1.	Fire	2,551,661		146,991		610,847	2,087,805
2.	Allied lines	1,371,509		83,090		330,118	1,124,481
3.	Farmowners multiple peril						0
4.	Homeowners multiple peril	42,396,264		363,485		7,815,376	34,944,373
5.	Commercial multiple peril	9,868,670				2,125,362	7,743,308
6.	Mortgage guaranty						0
8.	Ocean marine						0
9.	Inland marine	599,404				137,816	461,588
10.	Financial guaranty						0
11.1	Medical professional liability - occurrence						0
11.2	Medical professional liability - claims-made						0
12.	Earthquake						0
13.	Group accident and health						0
14.	Credit accident and health (group and individual)						0
15.	Other accident and health						0
16.	Workers' compensation	25,676					25,676
17.1	Other liability - occurrence	2,447,176		128,643		794,686	1,781,133
17.2	Other liability - claims-made						0
17.3	Excess Workers' Compensation						0
18.1	Products liability - occurrence						0
18.2	Products liability - claims-made						0
19.1,19.2	Private passenger auto liability	2,157,420		30		145,627	2,011,823
19.3,19.4	Commercial auto liability	66,988				4,524	62,464
21.	Auto physical damage	1,333,555		13		202,504	1,131,064
22.	Aircraft (all perils)						0
23.	Fidelity						0
24.	Surety						0
26.	Burglary and theft						0
27.	Boiler and machinery						0
28.	Credit						0
29.	International						0
30.	Warranty						0
31.	Reinsurance - Nonproportional Assumed Property	XXX					0
32.	Reinsurance - Nonproportional Assumed Liability	XXX					0
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX					0
34.	Aggregate write-ins for other lines of business	0	0	0	0	0	0
35.	TOTALS	62,818,323	0	722,252	0	12,166,860	51,373,715
DETAILS OF WRITE-INS							
3401.	.....					
3402.	.....					
3403.	.....					
3498.	Summary of remaining write- ins for Line 34 from overflow page	0	0	0	0	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498) (Line 34 above)	0	0	0	0	0	0

(a) Does the company's direct premiums written include premiums recorded on an installment basis? Yes [] No [X]

If yes: 1. The amount of such installment premiums \$

2. Amount at which such installment premiums would have been reported had they been reported on an annualized basis \$

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT

PART 2 - LOSSES PAID AND INCURRED

Line of Business		Losses Paid Less Salvage				5 Net Losses Unpaid Current Year (Part 2A, Col. 8)	6 Net Losses Unpaid Prior Year	7 Losses Incurred Current Year (Cols. 4 + 5 - 6)	8 Percentage of Losses Incurred (Col. 7, Part 2) to Premiums Earned (Col. 4, Part 1)
		1 Direct Business	2 Reinsurance Assumed	3 Reinsurance Recovered	4 Net Payments (Cols. 1 + 2 - 3)				
1.	Fire	866,231	123,168		989,399	1,030,963	628,304	1,392,058	64.2
2.	Allied lines	440,258	36,828		477,086	162,540	212,849	426,777	36.7
3.	Farmowners multiple peril .....				.0	.0	.0	.0	0.0
4.	Homeowners multiple peril	18,201,192	225,902	516,011	17,911,083	13,861,482	15,220,884	16,551,681	46.1
5.	Commercial multiple peril	2,200,819	11,250	27,715	2,184,354	5,532,589	5,514,844	2,202,099	28.2
6.	Mortgage guaranty .....				.0	.0	.0	.0	0.0
8.	Ocean marine .....				.0	.0	.0	.0	0.0
9.	Inland marine	310,237	.0	1,319	308,918	51,899	87,131	273,686	52.5
10.	Financial guaranty .....				.0	.0	.0	.0	0.0
11.1	Medical professional liability - occurrence .....				.0	.0	.0	.0	0.0
11.2	Medical professional liability - claims-made .....				.0	.0	.0	.0	0.0
12.	Earthquake .....				.0	.0	.0	.0	0.0
13.	Group accident and health .....				.0	.0	.0	.0	0.0
14.	Credit accident and health (group and individual) .....				.0	.0	.0	.0	0.0
15.	Other accident and health .....				.0	.0	.0	.0	0.0
16.	Workers' compensation .....				.0	.0	.0	.0	0.0
17.1	Other liability - occurrence	711,507	43,167	11,301	743,373	3,060,536	3,183,388	620,521	32.7
17.2	Other liability - claims-made .....				.0	.0	.0	.0	0.0
17.3	Excess Workers' Compensation .....				.0	.0	.0	.0	0.0
18.1	Products liability - occurrence .....				.0	.0	.0	.0	0.0
18.2	Products liability - claims-made .....				.0	.0	.0	.0	0.0
19.1,19.2	Private passenger auto liability	1,042,175	41		1,042,216	2,067,702	1,737,983	1,371,935	77.8
19.3,19.4	Commercial auto liability	9,865	7		9,872	.0	.0	9,872	17.8
21.	Auto physical damage	542,176			542,176	153,476	144,795	550,857	54.2
22.	Aircraft (all perils) .....				.0	.0	.0	.0	0.0
23.	Fidelity .....				.0	.0	.0	.0	0.0
24.	Surety .....				.0	.0	.0	.0	0.0
26.	Burglary and theft .....				.0	.0	.0	.0	0.0
27.	Boiler and machinery .....				.0	.0	.0	.0	0.0
28.	Credit .....				.0	.0	.0	.0	0.0
29.	International .....				.0	.0	.0	.0	0.0
30.	Warranty .....				.0	.0	.0	.0	0.0
31.	Reinsurance - Nonproportional Assumed Property	XXX			.0	.0	.0	.0	0.0
32.	Reinsurance - Nonproportional Assumed Liability	XXX	186		186	6,694	.0	6,880	0.0
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX			.0	.0	6,676	(6,676)	0.0
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	0.0
35.	TOTALS	24,324,460	440,549	556,346	24,208,663	25,927,881	26,736,854	23,399,690	44.7
DETAILS OF WRITE-INS									
3401.	.....							
3402.	.....							
3403.	.....							
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	0.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0.0

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

UNDERWRITING AND INVESTMENT EXHIBIT
PART 2A - UNPAID LOSSES AND LOSS ADJUSTMENT EXPENSES

Line of Business		Reported Losses				Incurred But Not Reported			8	9
		1	2	3	4	5	6	7		
		Direct	Reinsurance Assumed	Deduct Reinsurance Recoverable from Authorized and Unauthorized Companies	Net Losses Excl. Incurred But Not Reported (Cols. 1 + 2 - 3)	Direct	Reinsurance Assumed	Reinsurance Ceded	Net Losses Unpaid (Cols. 4 + 5 + 6 - 7)	Net Unpaid Loss Adjustment Expenses
1.	Fire	877,045	68,053		945,098	55,168	30,697		1,030,963	264,361
2.	Allied lines	97,156	18,570		115,726	40,086	6,728		162,540	40,782
3.	Farmowners multiple peril .....				.0				.0	
4.	Homeowners multiple peril	9,910,563	141,737	910,487	9,141,813	4,912,287	32,382	225,000	13,861,482	3,787,920
5.	Commercial multiple peril	2,849,751	3,566	100,000	2,753,317	3,211,272		432,000	5,532,589	2,359,440
6.	Mortgage guaranty .....				.0				.0	
8.	Ocean marine .....				.0				.0	
9.	Inland marine	11,899			11,899	40,000			51,899	13,986
10.	Financial guaranty .....				.0				.0	
11.1	Medical professional liability - occurrence .....				.0				.0	
11.2	Medical professional liability - claims-made .....				.0				.0	
12.	Earthquake .....				.0				.0	
13.	Group accident and health .....				.0				(a)	.0
14.	Credit accident and health (group and individual) .....				.0				.0	
15.	Other accident and health .....				.0				(a)	.0
16.	Workers' compensation .....				.0				.0	
17.1	Other liability - occurrence	1,035,862	105,267	45,000	1,096,129	2,280,000	159,407	475,000	3,060,536	1,089,826
17.2	Other liability - claims-made .....				.0				.0	
17.3	Excess Workers' Compensation .....				.0				.0	
18.1	Products liability - occurrence .....				.0				.0	
18.2	Products liability - claims-made .....				.0				.0	
19.1,19.2	Private passenger auto liability	1,427,677	19		1,427,696	640,000	6		2,067,702	437,841
19.3,19.4	Commercial auto liability .....	.0			.0				.0	
21.	Auto physical damage	78,475			78,475	75,000	1		153,476	32,500
22.	Aircraft (all perils) .....				.0				.0	
23.	Fidelity .....				.0				.0	
24.	Surety .....				.0				.0	
26.	Burglary and theft .....				.0				.0	
27.	Boiler and machinery .....				.0				.0	
28.	Credit .....				.0				.0	
29.	International .....				.0				.0	
30.	Warranty .....				.0				.0	
31.	Reinsurance - Nonproportional Assumed Property	XXX			.0	XXX			.0	
32.	Reinsurance - Nonproportional Assumed Liability	XXX	9		9	XXX	6,685		6,694	
33.	Reinsurance - Nonproportional Assumed Financial Lines	XXX			.0	XXX			.0	
34.	Aggregate write-ins for other lines of business .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
35.	TOTALS	16,288,428	337,221	1,055,487	15,570,162	11,253,813	235,906	1,132,000	25,927,881	8,026,656
DETAILS OF WRITE-INS										
3401.	.....								
3402.	.....								
3403.	.....								
3498.	Summary of remaining write-ins for Line 34 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
3499.	Totals (Lines 3401 through 3403 + 3498) (Line 34 above)	0	0	0	0	0	0	0	0	0

(a) Including \$ for present value of life indemnity claims.

UNDERWRITING AND INVESTMENT EXHIBIT

PART 3 - EXPENSES

	1	2	3	4
	Loss Adjustment Expenses	Other Underwriting Expenses	Investment Expenses	Total
1. Claim adjustment services:				
1.1 Direct	3,417,535			3,417,535
1.2 Reinsurance assumed	91,207			91,207
1.3 Reinsurance ceded	147,110			147,110
1.4 Net claim adjustment services (1.1 + 1.2 - 1.3)	3,361,632	0	0	3,361,632
2. Commission and brokerage:				
2.1 Direct, excluding contingent		12,485,143		12,485,143
2.2 Reinsurance assumed, excluding contingent		114,452		114,452
2.3 Reinsurance ceded, excluding contingent		959,373		959,373
2.4 Contingent-direct		1,551,869		1,551,869
2.5 Contingent-reinsurance assumed				0
2.6 Contingent-reinsurance ceded		115,949		115,949
2.7 Policy and membership fees				0
2.8 Net commission and brokerage (2.1 + 2.2 - 2.3 + 2.4 + 2.5 - 2.6 + 2.7)	0	13,076,142	0	13,076,142
3. Allowances to manager and agents				0
4. Advertising		35,540		35,540
5. Boards, bureaus and associations		449,843		449,843
6. Surveys and underwriting reports		498,303		498,303
7. Audit of assureds' records		9,564		9,564
8. Salary and related items:				
8.1 Salaries	1,248,236	2,848,064	320,672	4,416,972
8.2 Payroll taxes	91,710	209,252	23,560	324,522
9. Employee relations and welfare	531,396	1,212,471	136,516	1,880,383
10. Insurance	33,417	76,246	8,585	118,248
11. Directors' fees	75,048	171,234	19,280	265,562
12. Travel and travel items	38,273	87,325	9,832	135,430
13. Rent and rent items	34,231	78,105	8,794	121,130
14. Equipment	42,205	96,298	10,842	149,345
15. Cost or depreciation of EDP equipment and software	34,349	78,374	8,824	121,547
16. Printing and stationery	50,441	115,089	12,958	178,488
17. Postage, telephone and telegraph, exchange and express	111,602	254,639	28,671	394,912
18. Legal and auditing	57,588	131,396	221,269	410,253
19. Totals (Lines 3 to 18)	2,348,496	6,351,743	809,803	9,510,042
20. Taxes, licenses and fees:				
20.1 State and local insurance taxes deducting guaranty association credits of \$		1,052,464		1,052,464
20.2 Insurance department licenses and fees		280,598		280,598
20.3 Gross guaranty association assessments		(10,525)		(10,525)
20.4 All other (excluding federal and foreign income and real estate)				0
20.5 Total taxes, licenses and fees (20.1 + 20.2 + 20.3 + 20.4)	0	1,322,537	0	1,322,537
21. Real estate expenses			268,079	268,079
22. Real estate taxes			77,400	77,400
23. Reimbursements by uninsured plans				0
24. Aggregate write-ins for miscellaneous expenses	407,720	930,284	104,743	1,442,747
25. Total expenses incurred	6,117,848	21,680,706	1,260,025	(a) 29,058,579
26. Less unpaid expenses - current year	8,026,656	3,606,409	268,337	11,901,402
27. Add unpaid expenses - prior year	7,966,716	3,701,124	233,564	11,901,404
28. Amounts receivable relating to uninsured plans, prior year	0	0	0	0
29. Amounts receivable relating to uninsured plans, current year				0
30. TOTAL EXPENSES PAID (Lines 25 - 26 + 27 - 28 + 29)	6,057,908	21,775,421	1,225,252	29,058,581
DETAILS OF WRITE-INS				
2401. Software Maintenance.....	239,002	545,325	61,400	845,727
2402. Outside Services.....	90,671	206,881	23,293	320,845
2403. FAIR Plan - CAR - MAERP.....	67,847	154,806	17,430	240,083
2498. Summary of remaining write-ins for Line 24 from overflow page	10,200	23,272	2,620	36,092
2499. Totals (Lines 2401 through 2403 plus 2498) (Line 24 above)	407,720	930,284	104,743	1,442,747

(a) Includes management fees of \$ to affiliates and \$ to non-affiliates.

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) .....621,104	.....633,673
1.1	Bonds exempt from U.S. tax	(a) .....1,142,121	.....1,094,680
1.2	Other bonds (unaffiliated)	(a) .....1,012,259	.....1,178,657
1.3	Bonds of affiliates	(a) .....0	.....
2.1	Preferred stocks (unaffiliated)	(b) .....0	.....
2.11	Preferred stocks of affiliates	(b) .....0	.....
2.2	Common stocks (unaffiliated) .....	.....1,878,869	.....1,873,935
2.21	Common stocks of affiliates .....	.....0	.....
3.	Mortgage loans	(c) .....	.....
4.	Real estate	(d) .....120,000	.....120,000
5.	Contract loans.....	.....	.....
6.	Cash, cash equivalents and short-term investments	(e) .....9,754	.....9,669
7.	Derivative instruments	(f) .....	.....
8.	Other invested assets .....	.....153,926	.....153,926
9.	Aggregate write-ins for investment income .....	.....217,157	.....217,157
10.	Total gross investment income	5,155,190	5,281,697
11.	Investment expenses		(g) .....1,260,025
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g)
13.	Interest expense		(h)
14.	Depreciation on real estate and other invested assets		(i) .....134,349
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....1,394,374
17.	Net investment income (Line 10 minus Line 16)		3,887,323
DETAILS OF WRITE-INS			
0901.	Pools & Associations.....	.....217,157	.....217,157
0902.	.....	.....	.....
0903.	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9 above)	217,157	217,157
1501.	.....	
1502.	.....	
1503.	.....	
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 through 1503) plus 1598 (Line 15 above)		0

(a) Includes \$29,992 accrual of discount less \$623,183 amortization of premium and less \$52,617 paid for accrued interest on purchases.
(b) Includes \$ accrual of discount less \$ amortization of premium and less \$0 paid for accrued dividends on purchases.
(c) Includes \$0 accrual of discount less \$0 amortization of premium and less \$ paid for accrued interest on purchases.
(d) Includes \$120,000 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
(e) Includes \$3,063 accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.
(f) Includes \$ accrual of discount less \$ amortization of premium.
(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
(h) Includes \$ interest on surplus notes and \$ interest on capital notes.
(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5.
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....	.....80,792		.....80,792		
1.1	Bonds exempt from U.S. tax .....	.....38,219		.....38,219		
1.2	Other bonds (unaffiliated) .....	.....143,395		.....143,395	.....55,000	
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....2,000	.....0	.....2,000	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....2,581,729	.....0	.....2,581,729	.....16,220,148	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....(10,989)	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....0	.....0
4.	Real estate .....	.....0	.....0	.....0	.....0	.....0
5.	Contract loans .....	.....0	.....0	.....0	.....0	.....0
6.	Cash, cash equivalents and short-term investments .....	.....(2,180)	.....0	.....(2,180)	.....0	.....0
7.	Derivative instruments .....	.....0	.....0	.....0	.....0	.....0
8.	Other invested assets .....	.....0	.....0	.....0	.....175,156	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	2,843,955	0	2,843,955	16,439,315	0
DETAILS OF WRITE-INS						
0901.	.....				
0902.	.....				
0903.	.....				
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 through 0903) plus 0998 (Line 9, above)	0	0	0	0	0

EXHIBIT OF NONADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D).....	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule-E Part 1), cash equivalents (Schedule-E Part 2) and short-term investments (Schedule DA).....	0	0	0
6. Contract loans	0	0	0
7. Other invested assets (Schedule BA)	0	0	0
8. Receivables for securities	0	0	0
9. Aggregate write-ins for invested assets	0	0	0
10. Subtotals, cash and invested assets (Lines 1 to 9)	0	0	0
11. Title plants (for Title insurers only).....	0	0	0
12. Investment income due and accrued	0	0	0
13. Premiums and considerations:			
13.1 Uncollected premiums and agents' balances in the course of collection	30,081	120,390	90,309
13.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due.....	0	0	0
13.3 Accrued retrospective premiums.....	0	0	0
14. Reinsurance:			
14.1 Amounts recoverable from reinsurers	0	0	0
14.2 Funds held by or deposited with reinsured companies	0	0	0
14.3 Other amounts receivable under reinsurance contracts	0	0	0
15. Amounts receivable relating to uninsured plans	0	0	0
16.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
16.2 Net deferred tax asset.....	0	112,499	112,499
17. Guaranty funds receivable or on deposit	0	0	0
18. Electronic data processing equipment and software.....	459,371	163,390	(295,981)
19. Furniture and equipment, including health care delivery assets.....	369,690	383,059	13,369
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
21. Receivables from parent, subsidiaries and affiliates	0	0	0
22. Health care and other amounts receivable.....	0	0	0
23. Aggregate write-ins for other than invested assets	600	600	0
24. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 10 to 23).....	859,742	779,938	(79,804)
25. From Separate Accounts, Segregated Accounts and Protected Cell Accounts.....	0	0	0
26. Total (Lines 24 and 25)	859,742	779,938	(79,804)
DETAILS OF WRITE-INS			
0901.			
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0
0999. Totals (Lines 0901 through 0903 plus 0998)(Line 9 above)	0	0	0
2301. Other Assets.....	600	600	0
2302.			
2303.			
2398. Summary of remaining write-ins for Line 23 from overflow page	0	0	0
2399. Totals (Lines 2301 through 2303 plus 2398)(Line 23 above)	600	600	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies

A) Accounting Practices

The accompanying financial statements of the Company are presented on the basis of accounting practices prescribed or permitted by the State of Rhode Island Department of Business Regulation Insurance Division. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures Manual (NAIC SAP) has been adopted as a prescribed or permitted practices by the State of Rhode Island Department of Business Regulation Insurance Division.

The Company, with the explicit permission of the State of Rhode Island Department of Business Regulation Insurance Division, records its investment in an unaudited wholly owned subsidiary as an admitted asset. If the investment was non-admitted, common stocks and statutory surplus would be decreased by \$1,290,479 and \$1,301,468 as of December 31, 2009 and 2008, respectively.

B) Use of Estimates in Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C) Accounting Policies

Premiums are earned over the terms of the related insurance policies. Unearned premium reserves are established to cover the unexpired portion of premiums written. Such reserves are computed by semi-monthly pro-rata methods for direct and ceded business.

Expenses incurred in connection with acquiring new insurance business, including such acquisition costs as sales commissions, are charged to operations as incurred. Expenses incurred are reduced for ceding allowances received or receivable.

In addition the Company uses the following accounting policies:

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at either amortized cost using the interest method or the lower of amortized cost or fair market value.
3. Unaffiliated common stocks are stated at fair market value. Common stocks of uncombined subsidiaries and affiliates in which the Company has an interest of 20% or more are carried on the equity basis.
4. Redeemable preferred stocks in good standing are carried at amortized cost. Perpetual preferred stocks in good standing are carried at fair market value. Other preferred stocks not in good standing are carried at the lower of amortized cost or fair market value.
5. Loan-backed securities are stated at either amortized cost, using the interest method or the lower of amortized cost or fair market value. The retrospective adjustment method is used to value all securities except for interest only securities, EITF 90-20 eligible securities or securities where the yield had become negative that are valued using the prospective method.
6. Real estate is stated at cost less accumulated depreciation.
7. Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessary based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.

2. Accounting Changes and Corrections of Errors

There have been no accounting changes or corrections of errors during the statement periods.

3. Business Combinations and Goodwill

Not applicable.

4. Discontinued Operations

Not applicable.

5. Investments

A) Mortgage Loans

Not applicable.

B) Debt Restructuring

Not applicable.

C) Reverse Mortgages

Not applicable.

NOTES TO FINANCIAL STATEMENTS

D) Loan-Backed Securities

- 1) The fair values of all securities were determined in accordance with SSAP No. 27. Fair values were obtained from pricing services such as BofA Merrill Lynch Index, Interactive Data Corporation, Reuters, Standard and Poor’s, Pricing Direct, Bloomberg, or if not available from pricing service, provided by brokers.
- 2) Prepayment assumptions for Mortgage-Backed Securities, Collateralized Mortgage Obligations and Other Structured Securities were generated using a purchased prepayment model. The prepayment model uses a number of factors to estimate prepayment activity including the time of year (seasonality), current levels of interest rates (refinancing incentive), economic activity (including housing turnover) and term and age of the underlying collateral (burnout, seasoning).
- 3) The company has no negative yield situations requiring a change from the retrospective to prospective method.
- 4) All securities within the scope of this statement with a recognized other-than-temporary impairment.
Not applicable.
- 5) Each security with a recognized other-than-temporary impairment.
Not Applicable
- 6) All impaired securities (fair value is less than cost or amortized cost) for which an other than temporary impairment has not been recognized in earnings.

	<u>Fair Value</u>	<u>Unrealized Losses</u>
Unrealized losses less than 12 months	0	0
Unrealized losses greater than 12 months	<u>366,659</u>	<u>10,798</u>
Total	<u>366,659</u>	<u>10,798</u>

E) Repurchase Agreements
Not applicable.

F) Real Estate
Not applicable.

G) Low-Income Housing Tax Credits
Not applicable.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A) The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B) The Company did not recognize an impairment write down during 2009.

7. Investment Income

Due and accrued income was included in investment income during the statement periods.

8. Derivative Instruments
Not applicable.

9. Income Taxes

The Company adopted SSAP 10R effective December 31, 2009. The December 31, 2009 balances and related disclosures are calculated and presented pursuant to SSAP 10R. The December 31, 2008 balances and related disclosures are calculated and presented pursuant to SSAP 10 prior to its modification by SSAP 10R.

- A) The net deferred tax asset / (liability) at December 31 and the change from the prior year are comprised of the following components:

	<u>12/31/09</u>		<u>12/31/08</u>		
	<u>Ordinary</u>	<u>Capital</u>	<u>Total</u>	<u>Total</u>	<u>Change</u>
Total gross deferred tax assets	3,946,455	1,584,847	5,531,302	7,773,295	(2,241,993)
Total gross deferred tax liabilities	21,564	9,097,409	9,118,973	3,539,947	5,579,026
Net deferred tax (liabilities) / assets	3,924,891	7,512,562	(3,587,671)	4,233,348	(7,821,019)
Total deferred tax assets nonadmitted	0	0	0	112,499	(112,499)
Net admitted deferred tax (liabilities) / assets	<u>3,924,891</u>	<u>7,512,562</u>	<u>(3,587,671)</u>	<u>4,120,849</u>	<u>(7,708,520)</u>
Net change in total DTAs nonadmitted		(112,499)			

The change in deferred income taxes reported in surplus before consideration of nonadmitted assets is comprised of the following components:

	<u>12/31/09</u>	<u>12/31/08</u>	<u>Change</u>
Net adjusted deferred tax (liability) / asset	(3,587,671)	4,233,348	(7,821,019)
Tax effect of unrealized gains and losses	9,066,621	3,493,256	5,573,365
Net tax effect without unrealized gains / losses	<u>(5,478,950)</u>	<u>(7,726,604)</u>	<u>(2,247,654)</u>
Change in deferred income tax			<u>(2,247,654)</u>

B) Unrecognized deferred tax liabilities

There are no temporary differences for which deferred tax liabilities are not recognized.

NOTES TO FINANCIAL STATEMENTS

C) Current income taxes incurred consist of the following major components:

	12/31/09	12/31/08
Federal	832,675	(2,001,192)
Realized capital gains tax	(1,082,436)	2,402,540
Current income tax (benefit) / expense incurred	<u>(249,761)</u>	<u>401,348</u>

Deferred income tax assets and liabilities consist of the following major components:

	12/31/09			12/31/08	Change
	Ordinary	Capital	Total		
Deferred Tax Assets:					
Unearned premium reserve	2,188,353	0	2,188,353	2,252,478	(64,125)
Loss and LAE reserves	1,028,936	0	1,028,936	1,060,596	(31,660)
Impairment of stocks and bonds	0	1,584,847	1,584,847	3,295,091	(1,710,244)
Impairment of partnership	0	0	0	327,766	(327,766)
Anticipated Salvage and Subrogation	311,257	0	311,257	307,276	3,981
Net operating loss carryforward	0	0	0	21,696	(21,696)
Other	417,909	0	417,909	508,392	(90,483)
	<u>3,946,455</u>	<u>1,584,847</u>	<u>5,531,302</u>	<u>7,773,295</u>	<u>(2,241,993)</u>
Nonadmitted deferred tax assets	0	0	0	112,499	(112,499)
Admitted deferred tax assets	<u>3,946,455</u>	<u>1,584,847</u>	<u>5,531,302</u>	<u>7,660,796</u>	<u>(2,129,494)</u>
Deferred Tax Liabilities:					
Common stocks	0	9,066,621	9,066,621	3,493,256	5,573,365
Bond market discount	21,564	0	21,564	14,225	7,339
Accrued dividends	0	30,788	30,788	32,466	(1,678)
Total deferred tax liabilities	0	9,097,409	9,118,973	3,539,947	5,579,026
Net admitted deferred tax (liability) / asset	<u>3,924,891</u>	<u>(7,512,562)</u>	<u>(3,587,671)</u>	<u>4,120,849</u>	<u>(7,708,520)</u>

D) The Company's income tax incurred and change in deferred income tax differs from the amount obtained by applying the federal statutory rate of 34% to income before taxes as follows:

	Total	12/31/08
Current income taxes incurred	(249,761)	401,348
Change in deferred income tax	2,247,654	(2,335,319)
Total Income taxed reported	<u>1,997,893</u>	<u>(1,933,971)</u>
Income tax expense (benefit) computed at federal statutory rate	2,619,481	(1,366,266)
Change in non-admitted assets	185,887	(119,293)
Dividend received deduction (net of proration)	(298,346)	(306,810)
Tax exempt interest (not of proration)	(316,363)	(360,624)
Other, net	(192,776)	219,022
Current year expense incurred	<u>1,997,893</u>	<u>(1,933,971)</u>

E) Operating loss carryforward

The Company does not have any unused operating loss carryforwards available.

The amounts of federal income taxes incurred and available for recoupment in the event of future losses are:

Current year	395,180
First preceding year	3,125,890

F) Consolidated federal income tax return

The Company's federal income tax return is consolidated with The Providence Plantations Insurance Company.

Income taxes are allocated based on a ratio of each member's taxable income or loss to the consolidated taxable income. Intercompany tax balances are settled annually.

10. Information Concerning Parent, Subsidiaries and Affiliates

A) Nature of Relationships

The Company is not directly or indirectly owned or controlled by any other entity.

B-L) Not applicable.

11. Debt

Not applicable.

12. Retirement Plans, Deferred Compensation and Other Postretirement Benefit Plans

A) Defined Benefit Plan

Not applicable.

B) Defined Contribution Plan

The Company maintains a 401(k) / Profit Sharing Plan which covers substantially all officers and employees. Under this plan, the Company currently matches 25% of participants pre-tax contributions up to 10.5% of wages to the plan, the Company may contribute a percentage of participants taxable wage base without the requirement of a contribution by the participant and the Company may contribute a percentage of participants taxable wages based on the achievement of goals as stated in the employee incentive plan.

NOTES TO FINANCIAL STATEMENTS

The Company maintains a nonqualified excess benefit plan which is credited for benefits which exceed the government’s restrictions on how much pre-tax investment an employee may make.

C) Multiemployer Plans
Not applicable.

D) Consolidated / Holding Company Plans
Not applicable.

E-G) Postemployment Benefits and Compensated Absences
Not applicable.

13. Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations
A-E) Not applicable.

F) Mutual Surplus & Advances
No restrictions have been placed upon the unassigned surplus funds and there are no outstanding unpaid advances to surplus as of the reporting periods.

G-I) Not applicable.

J) Changes in Unassigned Funds at December 31, 2009 and 2008.

Description	Current Year Increase (Decrease) in Surplus	Prior Year Increase (Decrease) in Surplus
Unrealized gains and losses	10,865,951	(20,913,363)
Net deferred income taxes	(2,178,912)	2,335,319
Nonadmitted asset values	(79,804)	183,557
Other	3,000	0

K-M) Not applicable.

14. Contingencies

A) Contingent Commitments
Not applicable.

B) Assessments
The Company is subject to guaranty fund assessments by the state in which it writes business. The Company has established a guaranty fund accrual which represents management’s best estimate based on the information received by the Company as of the current reporting period.

C) Gain Contingencies
Not applicable.

D) Claims Relating to Extra Contractual Obligations & Bad Faith Losses
Not applicable.

E) All Other Contingencies
Various lawsuits against the Company have arisen in the course of the Company’s business. Contingent liabilities arising from litigation, income taxes and other matters are not considered material in relation to the financial position of the Company.

15. Leases

The Company does not have any material lease obligations at this time.

16. Information about Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
Not applicable.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities
Not applicable.

B) Transfer and Servicing of Financial Assets
Not applicable.

C) Wash Sales
Not applicable.

18. Gain or Loss to the Insurer from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

A) ASO Plans
Not applicable.

B) ASC Plans
Not applicable.

NOTES TO FINANCIAL STATEMENTS

C) Medicare or Similarly Structured Cost Based Reimbursement Contract
Not applicable.

19. Direct Premium Written / Produced by Managing General Agents / Third Party Administrators
Not applicable.

20. Other Items
A) Extraordinary Items
Not applicable.

B) Troubled Debt Restructuring: Debtors
Not applicable.

C) Other Disclosures
1. Certain 2008 balances have been reclassified to conform to the 2009 Annual Statement presentation.

D) Uncollectible Premiums Receivable
At December 31, 2009 the Company had admitted assets of \$8,210,000 in premiums receivable from agents and policyholders. The Company routinely assesses the collectibility of these receivables. Based on the Company experience, less than 2% of the balance may become uncollectible and the potential is not material to the Company’s financial condition.

E) Business Interruption Insurance Recoveries
Not applicable.

F) State Transferable Tax Credits
Not applicable.

G) Hybrid Securities
Not applicable.

H) Subprime Mortgage Related Risk Exposure
The Company does not engage in direct subprime residential mortgage lending. The Company’s exposure to subprime is limited to investments within the fixed income investment portfolio which contains securities collateralized by mortgages that have characteristics of subprime lending. Such characteristics include an interest rate above prime to borrowers who do not qualify for prime rate loans, borrowers with low credit ratings (FICO scores), unconventionally high initial loan-to-value ratios, and borrowers with less than conventional documentation of their income and / or net assets.

The Company minimizes risk exposure by holding securities which carry higher credit ratings and by monitoring the underlying collateral performance on an ongoing basis.

The chart below summarizes the Actual Cost, Book Adjusted Carrying Value and the Fair Value of subprime mortgage related risk exposure.

<u>Cost</u>	<u>Book Adjusted Carrying Value</u>	<u>Fair Value</u>	<u>Other-than-temporary impairment losses recognized to date</u>
\$4,374,368	\$1,864,274	\$1,864,274	\$2,841,418

21. Events Subsequent
Not applicable.

22. Reinsurance
A) Unsecured Reinsurance Recoverables
The Company does not have any unsecured aggregate recoverables for losses; paid and unpaid including IBNR, loss adjustment expenses, and unearned premium that exceeds 3% of the Company's policyholder surplus.

B) Reinsurance Recoverable in Dispute
There are no individual reinsurance recoverables on paid and unpaid (including IBNR) losses in dispute by reason of notification, arbitration or litigation with any company which exceeds 5% of the Company's policyholder surplus or aggregate reinsurance recoverables on paid and unpaid (including IBNR) losses in dispute which exceed 10% of the Company's policyholder surplus.

NOTES TO FINANCIAL STATEMENTS

C) Reinsurance Assumed and Ceded

	ASSUMED REINSURANCE		CEDED REINSURANCE		NET	
	Premium Reserve (1)	Commission Equity (2)	Premium Reserve (3)	Commission Equity (4)	Premium Reserve (5)	Commission Equity (6)
Affiliates	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
All Other	417,448	65,999	1,339,385	109,696	(921,937)	(43,697)
TOTAL	\$ 417,448	\$ 65,999	\$ 1,339,385	\$ 109,696	\$ (921,937)	\$ (43,697)

Direct Unearned Premium Reserve \$33,103,603.

D) Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance during the statement periods.

E) Commutation of Ceded Reinsurance

Not Applicable.

F) Retroactive Reinsurance

The Company was not involved in any retroactive reinsurance contracts.

G) Reinsurance Accounted for as a Deposit

Not applicable.

23. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company was not involved in any retrospectively rated contracts during the statement periods.

24. Change in Incurred Losses and Loss Adjustment Expenses

There have been no changes in the provision for incurred loss and loss adjustment expense attributable to insured events of prior years.

25. Intercompany Pooling Arrangements

Not applicable.

26. Structured Settlements

The Company has not purchased any annuities under which the claimant is payee but for which the Company is contingently liable.

27. Health Care Receivables

Not applicable.

28. Participating Policies

Not applicable.

29. Premium Deficiency Reserves

Not applicable.

30. High Deductibles

Not applicable.

31. Discounting of Liabilities for Unpaid Losses or Unpaid Loss Adjustment Expenses

Not applicable.

32. Asbestos/Environmental Reserves

The Company has minor exposure to asbestos and / or environmental claims.

33. Subscriber Savings Accounts

Not applicable.

34. Multiple Peril Crop Insurance

Not applicable.

35. Financial Guaranty Insurance

Not applicable.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?

Yes ☒ No ☐
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ NA ☐
- 1.3

State Regulating?

Rhode Island
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2006
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2006
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

10/25/2007
- 3.4

By what department or departments?

Rhode Island
- 3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with departments?

Yes ☐ No ☐ NA ☒
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☒ No ☐ NA ☐
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.11

sales of new business?

Yes ☐ No ☒
- 4.12

renewals?

Yes ☐ No ☒
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
- 4.21

sales of new business?

Yes ☐ No ☒
- 4.22

renewals?

Yes ☐ No ☒
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?

Yes ☐ No ☒
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒
- 6.2

If yes, give full information
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☐ No ☒
- 7.2

If yes,
- 7.21

State the percentage of foreign control
- 7.22

State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney - in - fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney - in - fact).

1 Nationality	2 Type of Entity

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [] No [X]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?.....

Yes [] No [X]
- 8.4

If response to 8.3 is yes, please provide the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Office of Thrift Supervision (OTS), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1	2	3	4	5	6	7
Affiliate Name	Location (City, State)	FRB	OCC	OTS	FDIC	SEC

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP, 50 Kennedy Plaza, Providence, RI 02903
10.

What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?.....
Patricia A. Teufel, FCAS, MAAA - KPMG LLP, One Financial Plaza, Hartford, CT 06103-4103
- 11.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [] No [X]

11.11

Name of real estate holding company

11.12

Number of parcels involved.....

11.13

Total book/adjusted carrying value..... \$.....
- 11.2

If yes, provide explanation
12.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 12.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 12.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [] No []
- 12.3

Have there been any changes made to any of the trust indentures during the year?

Yes [] No []
- 12.4

If answer to (12.3) is yes, has the domiciliary or entry state approved the changes?

Yes [] No [] NA []
- 13.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [X] No []

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and

a. professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.
- 13.11

If the response to 13.1 is No, please explain:
- 13.2

Has the code of ethics for senior managers been amended?.....

Yes [] No [X]
- 13.21

If the response to 13.2 is Yes, provide information related to amendment(s).
- 13.3

Have any provisions of the code of ethics been waived for any of the specified officers?.....

Yes [] No [X]
- 13.31

If the response to 13.3 is Yes, provide the nature of any waiver(s).

BOARD OF DIRECTORS

14.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [X] No []
15.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [X] No []
16.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person?.....

Yes [X] No []

GENERAL INTERROGATORIES
FINANCIAL

17.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [] No [X]

18.1

Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

18.11

To directors or other officers

\$.....0

18.12

To stockholders not officers

\$.....0

18.13

Trustees, supreme or grand (Fraternal only)

\$.....

18.2

Total amount of loans outstanding at end of year (inclusive of Separate Accounts, exclusive of policy loans):

18.21

To directors or other officers

\$.....0

18.22

To stockholders not officers

\$.....0

18.23

Trustees, supreme or grand (Fraternal only)

\$.....

19.1

Were any assets reported in the statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [] No [X]

19.2

If yes, state the amount thereof at December 31 of the current year:

19.21

Rented from others

\$.....

19.22

Borrowed from others

\$.....

19.23

Leased from others

\$.....

19.24

Other

\$.....

20.1

Does this statement include payments for assessments as described in the *Annual Statement Instructions* other than guaranty fund or guaranty association assessments?

Yes [] No [X]

20.2

If answer is yes:

20.21

Amount paid as losses or risk adjustment

\$.....

20.22

Amount paid as expenses

\$.....

20.23

Other amounts paid

\$.....

21.1

Does the reporting entity report any amounts due from the parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [] No [X]

21.2

If yes, indicate any amounts receivable from parent included in the Page 2 amount:

\$.....

INVESTMENT

22.1

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 22.3).

Yes [X] No []

22.2

If no, give full and complete information relating thereto:

22.3

For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 16 where this information is also provide)

22.4

Does the company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions?

Yes [] No [] NA [X]

22.5

If answer to 22.4 is YES, report amount of collateral

\$.....

22.6

If answer to 22.4 is NO, report amount of collateral.

\$.....

23.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 19.1 and 22.3)

Yes [] No [X]

23.2

If yes, state the amount thereof at December 31 of the current year:

23.21

Subject to repurchase agreements

\$.....

23.22

Subject to reverse repurchase agreements

\$.....

23.23

Subject to dollar repurchase agreements

\$.....

23.24

Subject to reverse dollar repurchase agreements

\$.....

23.25

Pledged as collateral

\$.....

23.26

Placed under option agreements

\$.....

23.27

Letter stock or securities restricted as to sale

\$.....

23.28

On deposit with state or other regulatory body

\$.....

23.29

Other

\$.....

23.3

For category (23.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

24.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [] No [X]

24.2

If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? If no, attach a description with this statement.

Yes [] No [] NA []

25.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

25.2

If yes, state the amount thereof at December 31 of the current year.

\$.....

GENERAL INTERROGATORIES

26. Excluding items in Schedule E-Part 3-Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 3, III Conducting Examinations, F - Custodial or Safekeeping agreements of the NAIC Financial Condition Examiners Handbook? Yes [X] No []

26.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
Bank of America.....	111 Westminster Street RI 1-102-10-03 Providence, RI 02903.....

26.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)
.....

26.03 Have there been any changes, including name changes, in the custodian(s) identified in 26.01 during the current year? Yes [] No [X]

26.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason
.....

26.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of broker/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
SEC File #801-22445.....	General Re New England Asset Management.....	76 Batterson Park Road Farmington, CT 06032-3065.....

27.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5 (b) (1)])? Yes [X] No []

27.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
27.2001. 464287-10-1.....	ISHARES S&P 100 INDEX FUND.....	28,966
27.2002. 464287-20-0.....	ISHARES S&P 500 INDEX FUND.....	3,566,739
27.2003. 464287-46-5.....	ISHARES MSCI EAFE INDEX FUND.....	21,449
27.2004. 464287-62-2.....	ISHARES RUSSELL 1000 INDEX.....	4,199,735
27.2005. 464287-65-5.....	ISHARES RUSSELL 2000 INDEX FUND.....	15,173
27.2006. 464287-80-4.....	ISHARES S&P SMALLCAP 600.....	1,247,616
27.2007. 595635-10-3.....	S&P 400 MIDCAP DEPOSITARY RECEIPTS.....	1,686,272
27.2008. 78462F-10-3.....	SPDR TRUST SERIES 1.....	6,920,424
27.2009. 922908-63-7.....	VANGUARD LARGE CAP VIPERS.....	324,288
27.2999 TOTAL		18,010,662

27.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding Of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation
ISHARES S&P 100 INDEX FUND.....	Exxon Mobil Corp.....	1,485	12/31/2009.....
ISHARES S&P 100 INDEX FUND.....	Microsoft Corp.....	1,080	12/31/2009.....
ISHARES S&P 100 INDEX FUND.....	Apple Inc.....	871	12/31/2009.....
ISHARES S&P 100 INDEX FUND.....	Johnson & Johnson.....	816	12/31/2009.....
ISHARES S&P 100 INDEX FUND.....	Procter & Gamble.....	814	12/31/2009.....
ISHARES S&P 500 INDEX FUND (IVV).....	Exxon Mobil Corp.....	115,919	12/31/2009.....
ISHARES S&P 500 INDEX FUND (IVV).....	Microsoft Corp.....	84,532	12/31/2009.....
ISHARES S&P 500 INDEX FUND (IVV).....	Apple Inc.....	68,125	12/31/2009.....
ISHARES S&P 500 INDEX FUND (IVV).....	Johnson & Johnson.....	63,845	12/31/2009.....
ISHARES S&P 500 INDEX FUND (IVV).....	Procter & Gamble Co.....	63,488	12/31/2009.....
ISHARES MSCI EAFE INDEX FUND.....	HSBC Holdings PLC.....	414	12/31/2009.....
ISHARES MSCI EAFE INDEX FUND.....	BP PLC.....	380	12/31/2009.....
ISHARES MSCI EAFE INDEX FUND.....	Nestle SA-REG.....	352	12/31/2009.....
ISHARES MSCI EAFE INDEX FUND.....	Total SA.....	285	12/31/2009.....
ISHARES MSCI EAFE INDEX FUND.....	Banco Santander SA.....	277	12/31/2009.....
ISHARES RUSSELL 1000 INDEX.....	Exxon Mobil Corp.....	126,412	12/31/2009.....
ISHARES RUSSELL 1000 INDEX.....	Microsoft Corp.....	89,034	12/31/2009.....

GENERAL INTERROGATORIES

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding Of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation
ISHARES RUSSELL 1000 INDEX.....	Apple Inc.....	71,396	12/31/2009
ISHARES RUSSELL 1000 INDEX.....	Johnson & Johnson.....	67,196	12/31/2009
ISHARES RUSSELL 1000 INDEX.....	Procter & Gamble Co.....	67,196	12/31/2009
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	Human Genome Sciences Ins.....	.91	12/31/2009
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	Tupperware Brands Corp.....	.47	12/31/2009
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	3Com Corp.....	.47	12/31/2009
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	E*Trade Financial Corp.....	.44	12/31/2009
ISHARES RUSSELL 2000 INDEX FUND (IWM).....	Assured Guaranty LTD.....	.44	12/31/2009
ISHARES S&P SMALLCAP 600.....	Mednax Inc.....	.8,733	12/31/2009
ISHARES S&P SMALLCAP 600.....	Varian Semiconductor Equip.....	.8,234	12/31/2009
ISHARES S&P SMALLCAP 600.....	Skyworks Solutions Inc.....	.7,735	12/31/2009
ISHARES S&P SMALLCAP 600.....	Gardner "Denver Inc.....	.6,862	12/31/2009
ISHARES S&P SMALLCAP 600.....	St.Mary Land & Exploration.....	.6,612	12/31/2009
S&P 400 MIDCAP DEPOSITARY RECEIPTS.....	Vertex Pharmaceuticals Inc.....	15,345	12/31/2009
S&P 400 MIDCAP DEPOSITARY RECEIPTS.....	Newfield Exploration Co.....	11,973	12/31/2009
S&P 400 MIDCAP DEPOSITARY RECEIPTS.....	New York Community Bancorp inc.....	11,298	12/31/2009
S&P 400 MIDCAP DEPOSITARY RECEIPTS.....	CREE Inc.....	10,961	12/31/2009
S&P 400 MIDCAP DEPOSITARY RECEIPTS.....	Cerner Corp.....	10,455	12/31/2009
SPDR TRUST SERIES 1 (SPY).....	Exxon Mobil Corp.....	225,606	12/31/2009
SPDR TRUST SERIES 1 (SPY).....	Microsoft Corp.....	164,014	12/31/2009
SPDR TRUST SERIES 1 (SPY).....	Apple Inc.....	132,180	12/31/2009
SPDR TRUST SERIES 1 (SPY).....	Johnson & Johnson	123,876	12/31/2009
SPDR TRUST SERIES 1 (SPY).....	Procter & Gamble Co.....	123,184	12/31/2009
VANGUARD LARGE-CAP VIPERS (VV).....	Exxon Mobil Corp.....	.9,794	12/31/2009
VANGUARD LARGE-CAP VIPERS (VV).....	Microsoft Corp.....	.7,329	12/31/2009
VANGUARD LARGE-CAP VIPERS (VV).....	Apple Inc.....	.5,643	12/31/2009
VANGUARD LARGE-CAP VIPERS (VV).....	Johnson & Johnson .....	.5,318	12/31/2009
VANGUARD LARGE-CAP VIPERS (VV).....	Procter & Gamble Co.....	.5,286	12/31/2009

GENERAL INTERROGATORIES

28. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-) or Fair Value over Statement (+)
28.1 Bonds.....	85,498,947	88,599,351	3,100,404
28.2 Preferred stocks.....	0	0	0
28.3 Totals	85,498,947	88,599,351	3,100,404

28.4 Describe the sources or methods utilized in determining the fair values:

- 29.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D?.....
- Yes [] No [X]
- 29.2 If yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source?.....
- Yes [] No []
- 29.3 If no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Pricing services used include BofA Merrill Lynch Index, Standard and Poor's, Bloomberg etc.....
- 30.1 Have all the filing requirements of the *Purposes and Procedures Manual* of the NAIC Securities Valuation Office been followed?
- Yes [X] No []
- 30.2 If no, list exceptions:

OTHER

- 31.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?.....\$421,176
- 31.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
Insurance Services Office.....	292,416

- 32.1 Amount of payments for legal expenses, if any?.....\$26,031
- 32.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
Edwards AngelI Palmer & Dodge LLP.....	23,413

- 33.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?.....\$0
- 33.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....
.....

GENERAL INTERROGATORIES

(continued)

PART 2 - PROPERTY & CASUALTY INTERROGATORIES

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
1.2 If yes, indicate premium earned on U.S. business only. \$0
1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? \$
1.31 Reason for excluding
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. \$
1.5 Indicate total incurred claims on all Medicare Supplement insurance. \$0
1.6 Individual policies:

Most current three years:
1.61 Total premium earned \$0
1.62 Total incurred claims \$0
1.63 Number of covered lives0
All years prior to most current three years:
1.64 Total premium earned \$0
1.65 Total incurred claims \$0
1.66 Number of covered lives0

1.7 Group policies:

Most current three years:
1.71 Total premium earned \$0
1.72 Total incurred claims \$0
1.73 Number of covered lives0
All years prior to most current three years:
1.74 Total premium earned \$0
1.75 Total incurred claims \$0
1.76 Number of covered lives0

2. Health Test:

			1		2
			Current Year		Prior Year
2.1	Premium Numerator	\$	.....0	\$	.....0
2.2	Premium Denominator	\$	.....52,316,725	\$	.....54,449,069
2.3	Premium Ratio (2.1/2.2)		.....0.000		.....0.000
2.4	Reserve Numerator	\$	.....0	\$	.....0
2.5	Reserve Denominator	\$	.....66,136,203	\$	.....67,828,246
2.6	Reserve Ratio (2.4/2.5)		.....0.000		.....0.000

3.1 Does the reporting entity issue both participating and non-participating policies? Yes [X] No []
3.2 If yes, state the amount of calendar year premiums written on:
3.21 Participating policies..... \$6,690,040
3.22 Non-participating policies..... \$54,616,968

4. For Mutual reporting entities and Reciprocal Exchanges only:
4.1 Does the reporting entity issue assessable policies?..... Yes [] No [X]
4.2 Does the reporting entity issue non-assessable policies?..... Yes [X] No []
4.3 If assessable policies are issued, what is the extent of the contingent liability of the policyholders?..... %
4.4 Total amount of assessments paid or ordered to be paid during the year on deposit notes or contingent premiums..... \$0

5. For Reciprocal Exchanges Only:
5.1 Does the exchange appoint local agents?..... Yes [] No []
5.2 If yes, is the commission paid:

5.21 Out of Attorney's-in-fact compensation..... Yes [] No [] NA []
5.22 As a direct expense of the exchange..... Yes [] No [] NA []

5.3 What expenses of the Exchange are not paid out of the compensation of the Attorney-in-fact?
.....
5.4 Has any Attorney-in-fact compensation, contingent on fulfillment of certain conditions, been deferred?..... Yes [] No []
5.5 If yes, give full information
.....

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

6.1

What provision has this reporting entity made to protect itself from an excessive loss in the event of a catastrophe under a workers' compensation contract issued without limit of loss:.....
N/A.....

6.2

Describe the method used to estimate this reporting entity's probable maximum insurance loss, and identify the type of insured exposures comprising that probable maximum loss, the locations of concentrations of those exposures and the external resources (such as consulting firms or computer software models), if any, used in the estimation process:
The Company uses computer modeling software to estimate its probable maximum loss as a result of a hurricane.....

6.3

What provision has this reporting entity made (such as a catastrophic reinsurance program) to protect itself from an excessive loss arising from the types and concentrations of insured exposures comprising its probable maximum property insurance loss?.....
The Company maintains a catastrophic reinsurance program to protect it from an excessive loss arising from a hurricane.

6.4

Does the reporting entity carry catastrophe reinsurance protection for at least one reinstatement, in an amount sufficient to cover its estimated probable maximum loss attributable to a single loss event or occurrence?.....

6.5

If no, describe any arrangements or mechanisms employed by the reporting entity to supplement its catastrophe reinsurance program or to hedge its exposure to uninsured catastrophic loss.
.....

7.1

Has the reporting entity reinsured any risk with any other entity under a quota share reinsurance contract that includes a provision that would limit the reinsurer's losses below the stated quota share percentage (e.g., a deductible, a loss ratio corridor, a loss cap, an aggregate limit or any similar provisions)?.....

7.2

If yes, indicate the number of reinsurance contracts containing such provisions.....

7.3

If yes, does the amount of reinsurance credit taken reflect the reduction in quota share coverage caused by any applicable limiting provision(s)?.....

8.1

Has this reporting entity reinsured any risk with any other entity and agreed to release such entity from liability, in whole or in part, from any loss that may occur on the risk, or portion thereof, reinsured?.....

8.2

If yes, give full information
.....

9.1

Has the reporting entity ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates) for which during the period covered by the statement: (i) it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; (ii) it accounted for that contract as reinsurance and not as a deposit; and (iii) the contract(s) contain one or more of the following features or other features that would have similar results:

(a)

A contract term longer than two years and the contract is noncancellable by the reporting entity during the contract term;

(b)

A limited or conditional cancellation provision under which cancellation triggers an obligation by the reporting entity, or an affiliate of the reporting entity, to enter into a new reinsurance contract with the reinsurer, or an affiliate of the reinsurer;

(c)

Aggregate stop loss reinsurance coverage;

(d)

A unilateral right by either party (or both parties) to commute the reinsurance contract, whether conditional or not, except for such provisions which are only triggered by a decline in the credit status of the other party;

(e)

A provision permitting reporting of losses, or payment of losses, less frequently than on a quarterly basis (unless there is no activity during the period); or

(f)

Payment schedule, accumulating retentions from multiple years or any features inherently designed to delay timing of the reimbursement to the ceding entity.....

9.2

Has the reporting entity during the period covered by the statement ceded any risk under any reinsurance contract (or under multiple contracts with the same reinsurer or its affiliates), for which, during the period covered by the statement, it recorded a positive or negative underwriting result greater than 5% of prior year-end surplus as regards policyholders or it reported calendar year written premium ceded or year-end loss and loss expense reserves ceded greater than 5% of prior year-end surplus as regards policyholders; excluding cessions to approved pooling agreements or to captive insurance companies that are directly or indirectly controlling, controlled by, or under common control with (i) one or more unaffiliated policyholders of the reporting entity, or (ii) an association of which one or more unaffiliated policyholders of the reporting entity is a member, where:

(a)

The written premium ceded to the reinsurer by the reporting entity or its affiliates represents fifty percent (50%) or more of the entire direct and assumed premium written by the reinsurer based on its most recently available financial statement; or

(b)

Twenty-five percent (25%) or more of the written premium ceded to the reinsurer has been retroceded back to the reporting entity or its affiliates in a separate reinsurance contract.....

9.3

If yes to 9.1 or 9.2, please provide the following information in the Reinsurance Summary Supplemental Filing for General Interrogatory 9:

(a)

The aggregate financial statement impact gross of all such ceded reinsurance contracts on the balance sheet and statement of income;

(b)

A summary of the reinsurance contract terms and indicate whether it applies to the contracts meeting the criteria in 9.1 or 9.2; and

(c)

A brief discussion of management's principle objectives in entering into the reinsurance contract including the economic purpose to be achieved.

9.4

Except for transactions meeting the requirements of paragraph 32 of SSAP No. 62, Property and Casualty Reinsurance, has the reporting entity ceded any risk under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by the financial statement, and either:

(a)

Accounted for that contract as reinsurance (either prospective or retroactive) under statutory accounting principles ("SAP") and as a deposit under generally accepted accounting principles ("GAAP"); or

(b)

Accounted for that contract as reinsurance under GAAP and as a deposit under SAP?

9.5

If yes to 9.4, explain in the Reinsurance Summary Supplemental Filing for General Interrogatory 9 (Section D) why the contract(s) is treated differently for GAAP and SAP.

9.6

The reporting entity is exempt from the Reinsurance Attestation Supplement under one or more of the following criteria:

(a)

The entity does not utilize reinsurance; or,

(b)

The entity only engages in a 100% quota share contract with an affiliate and the affiliated or lead company has filed an attestation supplement; or

(c)

The entity has no external cessions and only participates in an intercompany pool and the affiliated or lead company has filed an attestation supplement.

10.

If the reporting entity has assumed risks from another entity, there should be charged on account of such reinsurances a reserve equal to that which the original entity would have been required to charge had it retained the risks. Has this been done?

Yes

[X]

No

[]

N/A

[]

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

11.1

Has the reporting entity guaranteed policies issued by any other entity and now in force:

Yes [] No [X]

11.2

If yes, give full information

12.1

If the reporting entity recorded accrued retrospective premiums on insurance contracts on Line 13.3 of the asset schedule, Page 2, state the amount of corresponding liabilities recorded for:

12.11

Unpaid losses

\$

12.12

Unpaid underwriting expenses (including loss adjustment expenses)

\$

12.2

Of the amount on Line 13.3, Page 2, state the amount that is secured by letters of credit, collateral and other funds?

\$

12.3

If the reporting entity underwrites commercial insurance risks, such as workers' compensation, are premium notes or promissory notes accepted from its insureds covering unpaid premiums and/or unpaid losses?

Yes [] No [] NA [X]

12.4

If yes, provide the range of interest rates charged under such notes during the period covered by this statement:

12.41

From

%

12.42

To

%

12.5

Are letters of credit or collateral and other funds received from insureds being utilized by the reporting entity to secure premium notes or promissory notes taken by the reporting entity, or to secure any of the reporting entity's reported direct unpaid loss reserves, including unpaid losses under loss deductible features of commercial policies?

Yes [] No [X]

12.6

If yes, state the amount thereof at December 31 of the current year:

12.61

Letters of Credit

\$

12.62

Collateral and other funds

\$

13.1

Largest net aggregate amount insured in any one risk (excluding workers' compensation):

\$500,000

13.2

Does any reinsurance contract considered in the calculation of this amount include an aggregate limit of recovery without also including a reinstatement provision?

Yes [] No [X]

13.3

State the number of reinsurance contracts (excluding individual facultative risk certificates, but including facultative programs, automatic facilities or facultative obligatory contracts) considered in the calculation of the amount.

3

14.1

Is the company a cedant in a multiple cedant reinsurance contract?

Yes [] No [X]

14.2

If yes, please describe the method of allocating and recording reinsurance among the cedants:

14.3

If the answer to 14.1 is yes, are the methods described in item 14.2 entirely contained in the respective multiple cedant reinsurance contracts?

Yes [] No []

14.4

If the answer to 14.3 is no, are all the methods described in 14.2 entirely contained in written agreements?

Yes [] No []

14.5

If answer to 14.4 is no, please explain:

15.1

Has the reporting entity guaranteed any financed premium accounts?

Yes [] No [X]

15.2

If yes, give full information

16.1

Does the reporting entity write any warranty business?

Yes [] No [X]

If yes, disclose the following information for each of the following types of warranty coverage:

	1	2	3	4	5
	Direct Losses Incurred	Direct Losses Unpaid	Direct Written Premium	Direct Premium Unearned	Direct Premium Earned
16.11 Home	\$	\$	\$	\$	\$
16.12 Products	\$	\$	\$	\$	\$
16.13 Automobile	\$	\$	\$	\$	\$
16.14 Other*	\$	\$	\$	\$	\$

* Disclose type of coverage:

GENERAL INTERROGATORIES
PART 2 - PROPERTY & CASUALTY INTERROGATORIES

17.1 Does the reporting entity include amounts recoverable on unauthorized reinsurance in Schedule F – Part 3 that it excludes from Schedule F – Part 5. Yes [] No [X]

Incurred but not reported losses on contracts not in force prior to July 1, 1984, and not subsequently renewed are exempt from inclusion in Schedule F – Part 5. Provide the following information for this exemption:

17.11	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$.....
17.12	Unfunded portion of Interrogatory 17.11.....	\$.....
17.13	Paid losses and loss adjustment expenses portion of Interrogatory 17.11	\$.....
17.14	Case reserves portion of Interrogatory 17.11.....	\$.....
17.15	Incurred but not reported portion of Interrogatory 17.11.....	\$.....
17.16	Unearned premium portion of Interrogatory 17.11.....	\$.....
17.17	Contingent commission portion of Interrogatory 17.11.....	\$.....

Provide the following information for all other amounts included in Schedule F – Part 3 and excluded from Schedule F – Part 5, not included above.

17.18	Gross amount of unauthorized reinsurance in Schedule F – Part 3 excluded from Schedule F – Part 5	\$.....
17.19	Unfunded portion of Interrogatory 17.18.....	\$.....
17.20	Paid losses and loss adjustment expenses portion of Interrogatory 17.18	\$.....
17.21	Case reserves portion of Interrogatory 17.18.....	\$.....
17.22	Incurred but not reported portion of Interrogatory 17.18.....	\$.....
17.23	Unearned premium portion of Interrogatory 17.18.....	\$.....
17.24	Contingent commission portion of Interrogatory 17.18.....	\$.....

18.1 Do you act as a custodian for health savings accounts?..... Yes [] No [X]

18.2 If yes, please provide the amount of custodial funds held as of the reporting date..... \$.....

18.3 Do you act as an administrator for health savings accounts?..... Yes [] No [X]

18.4 If yes, please provide the balance of the funds administered as of the reporting date..... \$.....

ANNUAL STATEMENT FOR THE YEAR 2009 OF THE PROVIDENCE MUTUAL FIRE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

	1 2009	2 2008	3 2007	4 2006	5 2005
Gross Premiums Written (Page 8, Part 1B, Cols. 1, 2 & 3)					
1. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	4,825,933	4,613,201	4,835,397	5,146,910	5,109,290
2. Property lines (Lines 1, 2, 9, 12, 21 & 26)	6,086,223	6,226,014	6,342,227	6,151,322	6,040,351
3. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	52,628,419	54,746,187	55,320,762	52,775,913	51,355,591
4. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
5. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	(14,191)	(634)	(1,501)	(1,299)
6. Total (Line 35)	63,540,575	65,571,211	66,497,752	64,072,644	62,503,933
Net Premiums Written (Page 8, Part 1B, Col. 6)					
7. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	3,881,096	3,650,231	3,826,403	3,996,170	3,982,099
8. Property lines (Lines 1, 2, 9, 12, 21 & 26)	4,804,938	5,034,264	4,885,129	5,213,785	5,370,091
9. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	42,687,681	45,424,448	44,516,066	45,352,459	46,399,034
10. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
11. Nonproportional reinsurance lines (Lines 31, 32 & 33)	0	(14,191)	(634)	(1,501)	(1,299)
12. Total (Line 35)	51,373,715	54,094,752	53,226,964	54,560,913	55,749,925
Statement of Income (Page 4)					
13. Net underwriting gain (loss) (Line 8)	1,118,481	(2,606,674)	(2,131,435)	1,813,528	(176,977)
14. Net investment gain (loss) (Line 11)	7,813,714	(3,684,427)	7,449,183	11,124,306	8,039,286
15. Total other income (Line 15)	217,905	243,989	223,638	88,874	191,718
16. Dividends to policyholders (Line 17)	363,309	373,856	347,951	1,142,528	1,074,751
17. Federal and foreign income taxes incurred (Line 19)	832,675	(2,001,192)	150,749	3,652,165	2,405,705
18. Net income (Line 20)	7,954,116	(4,419,776)	5,042,686	8,232,015	4,573,571
Balance Sheet Lines (Pages 2 and 3)					
19. Total admitted assets excluding protected cell business (Page 2, Line 24, Col. 3)	181,301,477	162,966,097	193,127,122	191,112,980	175,970,235
20. Premiums and considerations (Page 2, Col. 3)					
20.1 In course of collection (Line 13.1)	1,446,087	1,403,422	7,598,065	7,449,443	7,220,874
20.2 Deferred and not yet due (Line 13.2)	6,764,338	6,828,831	0	0	0
20.3 Accrued retrospective premiums (Line 13.3)	0	0	0	0	0
21. Total liabilities excluding protected cell business (Page 3, Line 24)	74,553,886	72,714,115	80,060,877	79,428,987	76,280,445
22. Losses (Page 3, Line 1)	25,927,881	26,736,854	24,248,242	21,818,239	21,925,365
23. Loss adjustment expenses (Page 3, Line 3)	8,026,656	7,966,716	7,522,037	7,011,130	6,612,722
24. Unearned premiums (Page 3, Line 9)	32,181,666	33,124,676	33,478,993	32,331,635	31,782,728
25. Capital paid up (Page 3, Lines 28 & 29)	0	0	0	0	0
26. Surplus as regards policyholders (Page 3, Line 35)	106,747,591	90,251,982	113,066,245	111,683,993	99,689,790
Cash Flow (Page 5)					
27. Net cash from operations (Line 11)	4,648,499	1,705,841	5,099,667	2,697,459	4,643,754
Risk-Based Capital Analysis					
28. Total adjusted capital	106,747,591	90,251,982	113,066,245	111,683,993	99,689,790
29. Authorized control level risk-based capital	9,934,121	8,692,034	11,346,178	11,096,004	9,759,668
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3)(Item divided by Page 2, Line 10, Col. 3) x 100.0					
30. Bonds (Line 1)	42.4	43.2	30.8	33.2	39.7
31. Stocks (Lines 2.1 & 2.2)	44.6	38.8	53.9	54.7	46.0
32. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
33. Real estate (Lines 4.1, 4.2 & 4.3)	2.0	2.4	2.0	2.1	2.4
34. Cash, cash equivalents and short-term investments (Line 5)	9.8	14.5	12.1	9.9	11.8
35. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
36. Other invested assets (Line 7)	1.1	1.2	1.2	0.0	0.0
37. Receivables for securities (Line 8)	0.0	0.0	0.0	0.0	0.1
38. Aggregate write-ins for invested assets (Line 9)	0.0	0.0	0.0	0.0	0.0
39. Cash, cash equivalents and invested assets (Line 10)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
40. Affiliated bonds, (Sch. D, Summary, Line 12, Col. 1)	0	0	0	0	0
41. Affiliated preferred stocks (Sch. D, Summary, Line 18, Col. 1)	0	0	0	0	0
42. Affiliated common stocks (Sch. D, Summary, Line 24, Col. 1)	1,290,479	1,301,468	1,296,707	1,238,667	1,223,100
43. Affiliated short-term investments (subtotals included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
44. Affiliated mortgage loans on real estate		0	0	0	0
45. All other affiliated		0	0	0	0
46. Total of above Lines 40 to 45	1,290,479	1,301,468	1,296,707	1,238,667	1,223,100
47. Percentage of investments in parent, subsidiaries and affiliates to surplus as regards policyholders (Line 46 above divided by Page 3, Col. 1, Line 35 x 100.0)	1.2	1.4	1.1	1.1	1.2

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2009	2 2008	3 2007	4 2006	5 2005
Capital and Surplus Accounts (Page 4)					
48. Net unrealized capital gains (losses) (Line 24)	10,865,951	(20,913,363)	(5,139,699)	3,487,573	(5,389,266)
49. Dividends to stockholders (Line 35)	0	0	0	0	0
50. Change in surplus as regards policyholders for the year (Line 38)	16,495,609	(22,814,263)	1,382,252	11,994,203	1,248,702
Gross Losses Paid (Page 9, Part 2, Cols. 1 & 2)					
51. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,806,762	2,426,959	1,719,739	1,741,196	1,299,914
52. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,318,898	2,343,152	2,605,890	1,967,439	2,578,365
53. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	20,639,163	22,606,283	19,967,050	20,410,775	23,053,624
54. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
55. Nonproportional reinsurance lines (Lines 31, 32 & 33)	186	(20)	158	(1,836)	49,816
56. Total (Line 35)	24,765,009	27,376,374	24,292,837	24,117,574	26,981,719
Net Losses Paid (Page 9, Part 2, Col. 4)					
57. Liability lines (Lines 11.1, 11.2, 16, 17.1, 17.2, 17.3, 18.1, 18.2, 19.1, 19.2 & 19.3, 19.4)	1,795,461	1,526,959	1,224,739	1,527,446	1,299,914
58. Property lines (Lines 1, 2, 9, 12, 21 & 26)	2,317,579	2,343,152	2,605,418	1,913,215	2,507,699
59. Property and liability combined lines (Lines 3, 4, 5, 8, 22 & 27)	20,095,437	21,541,149	19,194,969	20,302,703	21,355,582
60. All other lines (Lines 6, 10, 13, 14, 15, 23, 24, 28, 29, 30 & 34)	0	0	0	0	0
61. Nonproportional reinsurance lines (Lines 31, 32 & 33)	186	(20)	158	(1,836)	49,816
62. Total (Line 35)	24,208,663	25,411,240	23,025,284	23,741,528	25,213,011
Operating Percentages (Page 4) (Item divided by Page 4, Line 1) x 100.0					
63. Premiums earned (Line 1)	100.0	100.0	100.0	100.0	100.0
64. Losses incurred (Line 2)	44.7	51.2	48.9	43.8	49.4
65. Loss expenses incurred (Line 3)	11.7	11.9	12.3	10.9	10.7
66. Other underwriting expenses incurred (Line 4)	41.4	41.7	42.9	42.0	40.3
67. Net underwriting gain (loss) (Line 8)	2.1	(4.8)	(4.1)	3.4	(0.3)
Other Percentages					
68. Other underwriting expenses to net premiums written (Page 4, Lines 4 + 5 - 15 divided by Page 8, Part 1B, Col. 6, Line 35 x 100.0)	41.8	41.5	41.6	41.4	38.1
69. Losses and loss expenses incurred to premiums earned (Page 4, Lines 2 + 3 divided by Page 4, Line 1 x 100.0)	56.4	63.1	61.2	54.6	60.1
70. Net premiums written to policyholders' surplus (Page 8, Part 1B, Col. 6, Line 35 divided by Page 3, Line 35, Col. 1 x 100.0)	48.1	59.9	47.1	48.9	55.9
One Year Loss Development (000 omitted)					
71. Development in estimated losses and loss expenses incurred prior to current year (Schedule P, Part 2 - Summary, Line 12, Col. 11)	(2,100)	273	364	1,052	(432)
72. Percent of development of losses and loss expenses incurred to policyholders' surplus of prior year end (Line 71 above divided by Page 4, Line 21, Col. 1 x 100.0)	(2.3)	0.2	0.3	1.1	(0.4)
Two Year Loss Development (000 omitted)					
73. Development in estimated losses and loss expenses incurred 2 years before the current year and prior year (Schedule P, Part 2 - Summary, Line 12, Col. 12)	873	1,330	3,099	947	(195)
74. Percent of development of losses and loss expenses incurred to reported policyholders' surplus of second prior year end (Line 73 above divided by Page 4, Line 21, Col. 2 x 100.0)	0.8	1.2	3.1	1.0	(0.2)

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []

If no, please explain:

SCHEDULE P - ANALYSIS OF LOSSES AND LOSS EXPENSES
SCHEDULE P - PART 1 - SUMMARY

(\$000 Omitted)

Years in Which Premiums Were Earned and Losses Were Incurred	Premiums Earned			Loss and Loss Expense Payments								12
	1	2	3	Loss Payments		Defense and Cost Containment Payments		Adjusting and Other Payments		10	11	Number of Claims Reported Direct and Assumed
				4	5	6	7	8	9			
Direct and Assumed	Ceded	Net (Cols. 1 - 2)	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Salvage and Subrogation Received	Total Net Paid (Cols. 4 - 5 + 6 - 7 + 8 - 9)		
1. Prior	XXX	XXX	XXX	53	0	(45)	0	10	0	0	18	XXX
2. 2000	29,289	2,312	26,977	13,922	819	726	65	2,539	221	955	16,082	XXX
3. 2001	31,282	2,697	28,585	14,542	1,243	744	29	2,881	112	254	16,783	XXX
4. 2002	35,885	3,714	32,171	16,219	1,299	990	3	3,093	53	473	18,947	XXX
5. 2003	44,466	4,891	39,575	24,640	3,178	1,065	58	3,992	57	940	26,404	XXX
6. 2004	52,699	6,484	46,215	24,950	1,321	1,847	94	3,737	90	265	29,029	XXX
7. 2005	59,998	6,755	53,243	27,140	1,557	1,117	0	4,460	22	317	31,138	XXX
8. 2006	63,351	9,339	54,012	20,779	234	741	59	4,230	5	452	25,452	XXX
9. 2007	64,988	12,909	52,079	23,247	1,051	638	13	4,347	26	362	27,142	XXX
10. 2008	65,866	11,417	54,449	22,461	394	204	0	4,059	15	425	26,315	XXX
11. 2009	64,449	12,133	52,316	13,391	167	17	0	2,766	7	234	16,000	XXX
12. Totals	XXX	XXX	XXX	201,344	11,263	8,044	321	36,114	608	4,677	233,310	XXX

	Losses Unpaid				Defense and Cost Containment Unpaid				Adjusting and Other Unpaid		23 Salvage and Subrogation Anticipated	24 Total Net Losses and Expenses Unpaid	25 Number of Claims Outstanding - Direct and Assumed
	Case Basis		Bulk + IBNR		Case Basis		Bulk + IBNR		21	22			
	13	14	15	16	17	18	19	20					
	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded	Direct and Assumed	Ceded			
1.	72	0	7	0	0	0	19	0	18	0	0	116	xxx
2.	36	0	0	0	0	0	0	0	10	0	0	46	xxx
3.	101	0	0	0	0	0	13	0	30	0	0	144	xxx
4.	46	0	0	0	0	0	11	0	9	0	0	66	xxx
5.	233	0	511	56	0	0	107	1	95	6	0	883	xxx
6.	630	0	511	56	0	0	215	2	56	7	0	1,347	xxx
7.	1,098	1	540	57	0	0	298	0	184	9	0	2,053	xxx
8.	927	39	542	57	0	0	255	12	161	3	0	1,774	xxx
9.	2,767	301	1,141	113	0	0	622	33	524	30	0	4,577	xxx
10.	2,504	52	1,796	170	0	0	247	0	1,058	33	0	5,350	xxx
11.	8,211	662	6,442	623	0	0	113	0	4,310	193	0	17,598	xxx
12. Totals	16,625	1,055	11,490	1,132	0	0	1,900	48	6,455	281	0	33,954	xxx

	Total Losses and Loss Expenses Incurred			Loss and Loss Expense Percentage (Incurred/Premiums Earned)			Nontabular Discount		34 Inter-Company Pooling Participation Percentage	Net Balance Sheet Reserves After Discount	
	26	27	28	29	30	31	32	33		35	36
	Direct and Assumed	Ceded	Net	Direct and Assumed	Ceded	Net	Loss	Loss Expense		Losses Unpaid	Loss Expenses Unpaid
1.	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	79	37
2.	17,233	1,105	16,128	58.8	47.8	59.8	0	0		36	10
3.	18,311	1,384	16,927	58.5	51.3	59.2	0	0		101	43
4.	20,368	1,355	19,013	56.8	36.5	59.1	0	0		46	20
5.	30,643	3,356	27,287	68.9	68.6	69.0	0	0		688	195
6.	31,946	1,570	30,376	60.6	24.2	65.7	0	0		1,085	262
7.	34,837	1,646	33,191	58.1	24.4	62.3	0	0		1,580	473
8.	27,635	409	27,226	43.6	4.4	50.4	0	0		1,373	401
9.	33,286	1,567	31,719	51.2	12.1	60.9	0	0		3,494	1,083
10.	32,329	664	31,665	49.1	5.8	58.2	0	0		4,078	1,272
11.	35,250	1,652	33,598	54.7	13.6	64.2	0	0		13,368	4,230
12. Totals	XXX	XXX	XXX	XXX	XXX	XXX	0	0	XXX	25,928	8,026

Note: Parts 2 and 4 are gross of all discounting, including tabular discounting. Part 1 is gross of only nontabular discounting, which is reported in Columns 32 and 33 of Part 1. The tabular discount, if any, is reported in the Notes to Financial Statements which will reconcile Part 1 with Parts 2 and 4.

SCHEDULE P - PART 2 - SUMMARY

Years in Which Losses Were Incurred	INCURRED NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										DEVELOPMENT	
	1	2	3	4	5	6	7	8	9	10	11	12
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	One Year	Two Year
1. Prior	6,762	7,600	8,594	8,038	7,645	7,705	7,273	7,417	7,521	7,338	(183)	(79)
2. 2000	14,521	13,463	14,071	14,379	14,223	14,385	14,276	13,800	13,800	13,800	.0	.0
3. 2001	XXX	15,061	13,621	14,015	14,193	14,218	14,328	14,545	14,032	14,128	.96	(417)
4. 2002	XXX	XXX	17,678	16,077	16,179	16,247	16,365	16,524	16,515	15,964	(551)	(560)
5. 2003	XXX	XXX	XXX	22,720	22,132	22,479	22,372	23,027	23,176	23,263	.87	236
6. 2004	XXX	XXX	XXX	XXX	24,703	23,609	25,408	25,979	26,599	26,680	.81	701
7. 2005	XXX	XXX	XXX	XXX	XXX	27,722	27,395	28,172	28,369	28,578	209	406
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	24,322	22,639	23,057	22,843	(214)	204
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,522	25,829	26,904	1,075	382
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29,296	26,596	(2,700)	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	26,722	XXX	XXX
12. Totals											(2,100)	873

SCHEDULE P - PART 3 - SUMMARY

Years in Which Losses Were Incurred	CUMULATIVE PAID NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)										11	12
	1	2	3	4	5	6	7	8	9	10	Number of Claims Closed With Loss Payment	Number of Claims Closed Without Loss Payment
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009		
1. Prior	.000	2,524	4,155	5,452	5,900	6,658	6,938	6,986	7,232	7,240	XXX	XXX
2. 2000	7,142	10,626	11,615	12,220	13,538	13,675	13,754	13,764	13,764	13,764	XXX	XXX
3. 2001	XXX	8,695	11,444	12,108	12,959	13,522	13,667	13,876	13,887	14,014	XXX	XXX
4. 2002	XXX	XXX	8,072	12,966	14,073	14,776	15,321	15,841	15,898	15,907	XXX	XXX
5. 2003	XXX	XXX	XXX	12,315	17,979	19,731	20,842	21,519	21,850	22,469	XXX	XXX
6. 2004	XXX	XXX	XXX	XXX	12,479	19,631	21,390	22,733	24,224	25,382	XXX	XXX
7. 2005	XXX	XXX	XXX	XXX	XXX	15,056	22,717	24,137	25,392	26,700	XXX	XXX
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	13,376	18,833	19,988	21,227	XXX	XXX
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14,654	20,944	22,821	XXX	XXX
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16,158	22,271	XXX	XXX
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13,241	XXX	XXX

SCHEDULE P - PART 4 - SUMMARY

Years in Which Losses Were Incurred	BULK AND IBNR RESERVES ON NET LOSSES AND DEFENSE AND COST CONTAINMENT EXPENSES REPORTED AT YEAR END (\$000 OMITTED)									
	1	2	3	4	5	6	7	8	9	10
	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009
1. Prior	2,594	2,124	1,872	1,397	985	536	66	105	56	26
2. 2000	3,014	894	880	685	465	448	461	0	0	0
3. 2001	XXX	3,304	1,017	960	624	461	476	544	14	13
4. 2002	XXX	XXX	3,638	1,231	1,029	583	552	535	546	11
5. 2003	XXX	XXX	XXX	4,185	1,386	1,139	658	700	694	561
6. 2004	XXX	XXX	XXX	XXX	4,482	1,429	1,621	1,022	862	668
7. 2005	XXX	XXX	XXX	XXX	XXX	4,630	1,679	1,579	912	781
8. 2006	XXX	XXX	XXX	XXX	XXX	XXX	5,094	1,770	1,384	728
9. 2007	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,619	1,936	1,617
10. 2008	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,812	1,873
11. 2009	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5,932

SCHEDULE T - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories										
States, etc.	1	Gross Premiums, Including Policy and Membership Fees Less Return Premiums and Premiums on Policies Not Taken		4	5	6	7	8	9	
		2	3							
	Active Status	Direct Premiums Written	Direct Premiums Earned	Dividends Paid or Credited to Policyholders on Direct Business	Direct Losses Paid (Deducting Salvage)	Direct Losses Incurred	Direct Losses Unpaid	Finance and Service Charges Not Included in Premiums	Direct Premium Written for Federal Purchasing Groups (Included in Col. 2)	
1. Alabama	AL	N	.0	.0	.0	.0	.0	.0		
2. Alaska	AK	N	.0	.0	.0	.0	.0	.0		
3. Arizona	AZ	N	.0	.0	.0	.0	.0	.0		
4. Arkansas	AR	N	.0	.0	.0	.0	.0	.0		
5. California	CA	N	.0	.0	.0	.0	.0	.0		
6. Colorado	CO	N	.0	.0	.0	.0	.0	.0		
7. Connecticut	CT	L	2,609,489	2,535,130	.0	951,470	414,847	727,480	10,473	
8. Delaware	DE	N	.0	.0	.0	.0	.0	.0		
9. District of Columbia	DC	N	.0	.0	.0	.0	.0	.0		
10. Florida	FL	N	.0	.0	.0	.0	.0	.0		
11. Georgia	GA	N	.0	.0	.0	.0	.0	.0		
12. Hawaii	HI	N	.0	.0	.0	.0	.0	.0		
13. Idaho	ID	N	.0	.0	.0	.0	.0	.0		
14. Illinois	IL	N	.0	.0	.0	.0	.0	.0		
15. Indiana	IN	N	.0	.0	.0	.0	.0	.0		
16. Iowa	IA	N	.0	.0	.0	.0	.0	.0		
17. Kansas	KS	N	.0	.0	.0	.0	.0	.0		
18. Kentucky	KY	N	.0	.0	.0	.0	.0	.0		
19. Louisiana	LA	N	.0	.0	.0	.0	.0	.0		
20. Maine	ME	L	1,427,502	1,366,798	.0	472,071	850,188	1,162,528	7,980	
21. Maryland	MD	N	.0	.0	.0	.0	.0	.0		
22. Massachusetts	MA	L	21,625,397	23,298,758	362,571	9,094,587	8,027,517	10,180,774	118,744	
23. Michigan	MI	N	.0	.0	.0	.0	.0	.0		
24. Minnesota	MN	N	.0	.0	.0	.0	.0	.0		
25. Mississippi	MS	N	.0	.0	.0	.0	.0	.0		
26. Missouri	MO	N	.0	.0	.0	.0	.0	.0		
27. Montana	MT	N	.0	.0	.0	.0	.0	.0		
28. Nebraska	NE	N	.0	.0	.0	.0	.0	.0		
29. Nevada	NV	N	.0	.0	.0	.0	.0	.0		
30. New Hampshire	NH	L	3,351,429	3,370,665	.0	1,939,712	1,418,763	1,185,946	19,050	
31. New Jersey	NJ	L	12,317,462	12,291,273	.0	5,413,116	5,410,914	5,827,502	44,751	
32. New Mexico	NM	N	.0	.0	.0	.0	.0	.0		
33. New York	NY	L	4,895,218	4,881,497	.0	1,064,119	1,443,072	1,967,899	2,016	
34. North Carolina	NC	N	.0	.0	.0	.0	.0	.0		
35. North Dakota	ND	N	.0	.0	.0	.0	.0	.0		
36. Ohio	OH	N	.0	.0	.0	.0	.0	.0		
37. Oklahoma	OK	N	.0	.0	.0	.0	.0	.0		
38. Oregon	OR	N	.0	.0	.0	.0	.0	.0		
39. Pennsylvania	PA	N	.0	.0	.0	.0	.0	.0		
40. Rhode Island	RI	L	16,587,825	15,950,798	365	5,389,386	5,733,316	6,490,112	96,234	
41. South Carolina	SC	N	.0	.0	.0	.0	.0	.0		
42. South Dakota	SD	N	.0	.0	.0	.0	.0	.0		
43. Tennessee	TN	N	.0	.0	.0	.0	.0	.0		
44. Texas	TX	N	.0	.0	.0	.0	.0	.0		
45. Utah	UT	N	.0	.0	.0	.0	.0	.0		
46. Vermont	VT	L	4,001	6,962	373	.0	.0	.0		
47. Virginia	VA	N	.0	.0	.0	.0	.0	.0		
48. Washington	WA	N	.0	.0	.0	.0	.0	.0		
49. West Virginia	WV	N	.0	.0	.0	.0	.0	.0		
50. Wisconsin	WI	N	.0	.0	.0	.0	.0	.0		
51. Wyoming	WY	N	.0	.0	.0	.0	.0	.0		
52. American Samoa	AS	N	.0	.0	.0	.0	.0	.0		
53. Guam	GU	N	.0	.0	.0	.0	.0	.0		
54. Puerto Rico	PR	N	.0	.0	.0	.0	.0	.0		
55. U.S. Virgin Islands	VI	N	.0	.0	.0	.0	.0	.0		
56. Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0		
57. Canada	CN	N	.0	.0	.0	.0	.0	.0		
58. Aggregate other alien	OT	XXX	.0	.0	.0	.0	.0	.0		.0
59. Totals	(a) 8		62,818,323	63,701,881	363,309	24,324,460	23,298,617	27,542,241	299,248	0
DETAILS OF WRITE-INS										
5801.	XXX									
5802.	XXX									
5803.	XXX									
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	.0	.0	.0	.0	.0	.0	.0		.0
5899. Totals (Lines 5801 through 5803 + 5898) (Line 58 above)	XXX	0	0	0	0	0	0	0	0	0

Explanation of basis of allocation of premiums by states, etc.

Direct underwriting activity is compiled on an individual state basis.

(a) Insert the number of L responses except for Canada and Other Alien.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 - ORGANIZATIONAL CHART

Group Code	Group Name	NAIC #	State of Domicile	FEI #	Company Name
382	The Providence Group	15040	Rhode Island	05-0204000	The Providence Mutual Fire Insurance Company
382	The Providence Group	33430	Rhode Island	05-0428479	The Providence Plantations Insurance Company

ALPHABETICAL INDEX

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